S6616-1-4

STATE OF OREGON
DEPARTMENT OF INSURANCE AND FINANCE
DIVISION OF FINANCE AND CORPORATE SECURITIES

ANNUAL REPORT OF THE FINANCE SECTION

1988

CECIL R. MONROE
DEPUTY ADMINISTRATOR

LETTER OF TRANSMITTAL

To the HONORABLE THEODORE KULONGOSKI, DIRECTOR
DEPARTMENT OF INSURANCE AND FINANCE

DEAR DIRECTOR KULONGOSKI:

I have the honor of submitting to you the Annual Report of the Finance Section of the Division of Finance and Corporate Securities, covering the year ending December 31, 1988. Included in the report are schedules and abstracts pertaining to the operation and condition of all institutions which are under the supervision of the Finance Section.

Sincerely,

Cecil R Monroe

Cecil R. Monroe, Deputy Administrator
Finance Section
Division of Finance and Corporate Securities

STATE OF OREGON

DEPARTMENT OF INSURANCE AND FINANCE

DIVISION OF FINANCE AND CORPORATE SECURITIES

FINANCE SECTION

Salem, Oregon 97310 (503) 378-4140

DEPUTY ADMINISTRATOR

CECIL R. MONROE

TECHNICAL STAFF

VERNE McKEE	Supervising Examiner
SHARLYN W. RAYMENT	Supervising Examiner
CLAIREAN GAIL SMITH	Management Assistant
MELVIN W. KNOYLE	Examiner/Analyst
EDITH W. MILBANK	Word Processing Specialist
LORNA J. KOENIG	Secretary/Receptionist
PAULA J. GILMER	Secretary

BANK REVIEW EXAMINERS

DURRAN W. AULD

LESLIE L. THALER

BANK EXAMINERS

RICHARD H. FORSYTHE
JOHN K. GRABOW
RONALD C. HAYS
JOSEPH D. JOHANNES
JOHN W. KENNEDY
AN H. NGUYEN
GORDON NIELSSEN
TED A. RIES
EDWARD S. SIMKINS
RICHARD E. TAYLOR
ROGER J. THOMPSON

CREDIT UNION EXAMINERS

LORETTA M. ASA

SUSAN E. ELLIOTT

CONSUMER FINANCE EXAMINERS

MAX A. LUCAS

W. DEANE ROBERTSON

SAVINGS AND LOAN EXAMINER

KEITH A. BOYER

TABLE OF CONTENTS

page

FINANCE SECTION REVENUES AND EXPENSES FOR 1988 6

BANK — ALPHABETICAL LISTING 8-9

BANK DIRECTORY 11-28

BANK STATISTICS — STATE AND NATIONAL 43-62

COLLECTION AGENCIES 63-66

CONSUMER FINANCE COMPANIES 67-74

CREDIT UNIONS 75-87

DEBT CONSOLIDATING AGENCIES 89-90

PAWNBROKERS 91-92

SALE OF CHECKS 93-94

SAVINGS AND LOANS 95-101

SPECIAL QUALIFICATIONS 103-105

TRUSTS 107-110

INDEX 112-113

1988 ANNUAL REPORT

BEGINNING BALANCE: Jan. 1, 1988		$120,958
REVENUES:		
Examination Fees	$ 110,015	
License Fees	84,595	
Filing Fees	37,320	
Annual Assessments	1,256,145	
Other Revenues	80,014	
Total Revenues		1,568,089
AVAILABLE FUNDS		1,689,047
EXPENSES:		
Personnel Costs	1,092,576	
Travel, Meals & Lodging	100,517	
Central Support Services	111,851	
Office Supplies	15,379	
Telephone	9,859	
Printing of Publications	11,245	
Building Rent	38,137	
Other Expenses	74,134	
Capital Outlay	26,131	
Total Expenses		1,479,829
ENDING BALANCE: December 31, 1988		$ 209,218

BANKS

STATE BANKING BOARD

DORIS S. BOUNDS	Hermiston	Appointed October 11, 1985
STEPHEN K. FOSTER	Portland	Appointed October 11, 1985
KENNETH L. SMITH	Portland	Appointed October 11, 1985
JOSEPH H. JOHNSON	Portland	Appointed September 8, 1988
GERALDINE C. THOMPSON	Portland	Appointed October 14, 1986

1988

ALPHABETICAL LIST OF BANKS

Name of Bank	City	Page
American Pacific Bank	Aumsville	12
American State Bank	Portland	18
Bank of Astoria	Astoria	12
Bank of Commerce	Milton-Freewater	17
Bank of Eastern Oregon	Arlington	12
Bank of Myrtle Point	Myrtle Point	18
Bank of the Cascades	Bend	12
Bank of Wallowa County	Joseph	17
Bank of Willamette Valley	Dallas	15
Benton County Bank	Corvallis	14
Canadian Imperial Bank of Commerce	Portland	18
Centennial Bank	Springfield	27
Citizens Bank	Corvallis	14
Clackamas County Bank	Sandy	27
Colonial Banking Company	Grants Pass	16
Columbia River Banking Company	The Dalles	27
Community Bank of Creswell	Creswell	15
Crater Bank	Central Point	12
Douglas National Bank	Roseburg	48
Family Bank of Commerce	Grants Pass	16
Farmers and Merchants Bank	Forest Grove	16
First Consumers National Bank	Portland	48
First Interstate Bank of Oregon, N.A.	Portland	48
First National Bank of Oregon	Canby	48
Great Western Bank	Dallas	15
Home Valley Bank	Cave Junction	12
Inland Empire Bank	Hermiston	16
Jefferson State Bank	Medford	17
Juniper Banking Company	Madras	17
Key Bank of Oregon	Portland	19
National Security Bank	Newport	48
Oregon First Bank	Portland	22
Oregon Pacific Banking Co.	Florence	15
Pacific Continental Bank	Eugene	15
Pacific Security Bank	Reedsport	25
Pioneer Trust Bank, N.A.	Salem	48
Security Bank	Coos Bay	13
Security Pacific Bank Oregon	Portland	23
Siuslaw Valley Bank	Florence	15
South Umpqua State Bank	Roseburg	26
South Valley State Bank	Klamath Falls	17
The Bank of California, N.A.	Portland	48
The Bank of Newport	Newport	18
The Bank of Nova Scotia	Portland	18
The Bank of Tokyo, Ltd.	Portland	18
The Commercial Bank	Salem	26
The Cottage Grove Bank	Cottage Grove	15
The Hongkong and Shanghai Banking Corporation	Portland	19
The Prineville Bank	Prineville	25
The Royal Bank of Canada	Portland	23
Tri-County Banking Co.	Junction City	17

1988

ALPHABETICAL LIST OF BANKS

Name of Bank	City	Page
United Savings Bank	Salem	26
United States National Bank of Oregon	Portland	48
Valley Community Bank	McMinnville	17
Valley National Bank of Oregon	Forest Grove	48
Valley of the Rogue Bank	Rogue River	25
Western Bank	Coos Bay	13
Woodburn State Bank	Woodburn	28
Yaquina Bay Bank	Newport	18

COMPARATIVE STATEMENT SHOWING THE RESOURCES AND NUMBERS OF BANKS IN THE STATE OF OREGON EACH YEAR SINCE 1909

Year	*NUMBER* *State* *Banks*	 *State* *Branches*	 *National* *Banks*	 *National* *Branches*	*Total all Banking*	*RESOURCES* *State*	 *National*
1909	136		72			$ 61,884,712	$ 65,804,246
1910	155		77			66,504,581	81,013,946
1911	169		81			71,167,838	82,257,061
1912	171		83			73,284,800	86,591,699
1913	170		86			74,086,277	95,376,560
1914	175		87			61,963,668	95,927,030
1915	174		87			62,264,130	102,216,996
1916	177		84			78,168,336	126,197,005
1917	178		83			92,427,718	149,047,750
1918	176		86			108,791,199	173,295,057
1919	183		89			145,647,301	216,248,065
1920	191		93			146,142,027	206,390,918
1921	184		96			119,186,108	169,248,750
1922	182		99			124,[illegible]63,353	184,480,500
1923	179		99			13[illegible]03,570	196,758,705
1924	181		99			129,216,472	202,094,859
1925	176		99			105,544,633	239,680,082
1926	168		98			107,271,067	235,146,882
1927	152		96			109,690,955	239,368,855
1928	149		94			109,481,333	244,672,230
1929	140		95			89,888,797	259,023,109
1930	132		94			81,948,490	242,954,059
1931	113		85			58,837,342	224,857,837
1932	85		71			44,587,041	198,715,959
1933	61		58			31,978,671	199,102,398
1934	56		54			34,345,273	223,201,687
1935	55	1	45	36	137	39,478,111	247,439,353
1936	55	2	39	46	142	46,645,748	286,861,379
1937	49	2	29	62	142	44,322,720	288,585,146
1938	49	2	29	62	142	44,781,741	298,560,727
1939	48	2	28	63	141	47,685,788	324,907,071
1940	47	3	27	63	140	38,793,363	376,501,058
1941	47	4	27	63	141	44,590,359	460,767,809
1942	47	4	26	66	143	64,051,108	684,362,551
1943	47	4	26	68	145	89,479,847	909,018,480
1944	47	4	25	67	143	115,972,106	1,119,993,125
1945	50	4	24	68	146	147,582,032	1,397,783,003
1946	48	4	24	71	147	160,042,326	1,326,216,043
1947	50	5	23	74	152	172,101,276	1,367,941,714
1948	51	7	23	79	160	173,948,667	1,319,954,234
1949	52	10	21	84	167	175,346,156	1,269,966,281
1950	52	14	21	86	173	203,773,151	1,401,482,864
1951	52	16	21	86	175	222,186,537	1,477,943,712
1952	51	22	20	87	180	266,968,630	1,580,005,968
1953	51	23	19	91	184	271,651,958	1,594,695,870
1954	36	12	14	124	186	194,336,594	1,823,453,273
1955	38	13	14	130	195	213,837,905	1,896,878,735
1956	41	14	13	135	203	226,316,915	1,888,901,756
1957	44	18	13	138	213	248,663,686	1,829,480,031
1958	45	22	12	142	221	297,289,647	1,987,179,795
1959	43	27	12	151	233	328,068,431	2,012,622,665
1960	42	34	11	160	247	341,004,253	2,036,575,458
1961	40	38	11	167	256	370,274,145	2,178,579,719
1962	40	39	11	173	263	417,681,806	2,319,680,666
1963	41	43	12	190	286	466,497,744	2,434,302,769
1964	41	49	12	199	301	510,564,371	2,642,990,068
1965	40	55	13	209	317	534,165,189	2,944,664,066
1966	40	56	14	217	327	574,178,024	3,102,835,732
1967	39	65	13	220	337	653,230,996	3,352,165,044
1968	40	71	12	236	359	735,769,939	3,817,322,827
1969	41	80	12	239	372	785,705,359	3,885,544,043
1970	40	90	11	248	389	920,915,362	4,047,976,919
1971	39	101	9	257	406	1,081,303,128	4,469,711,784
1972	38	113	9	267	427	1,335,627,429	5,147,993,753
1973	39	123	9	281	452	1,551,796,756	5,593,900,398
1974	42	134	9	285	470	1,751,880,456	5,789,849,142
1975	41	152	8	298	499	1,861,236,950	6,365,134,850
1976	42	164	8	307	521	2,242,971,000	6,719,243,000
1977	49	176	8	316	549	2,734,359,000	7,728,988,000
1978	59	209	7	316	591	3,738,938,000	8,532,345,000
1979	75	225	7	325	632	5,124,265,000	9,240,878,000
1980	81	243	7	337	668	6,862,453,000	9,453,705,000
1981	85	250	7	349	691	10,338,118,000	10,229,503,000
1982	88	258	8	354	708	9,151,413,000	10,556,742,000
1983	79	252	8	355	694	9,149,613,000	11,410,863,000
1984	71	244	8	3[illegible]1	684	7,834,341,000	12,644,175,000
1985	65	240	9	370	684	6,409,953,000	13,833,809,000
1986	57	243	9	373	682	7,075,334,000	14,982,862,000
1987	52	242	9	385	688	7,541,257,000	14,434,602,000
1988	50	253	9	375	687	8,981,363,000	14,944,131,000

DIRECTORY

of

Banks in the State of Oregon

Under the Jurisdiction of the

Division of Finance and Corporate Securities

Department of Insurance and Finance

* Banks which are subsidiaries of bank holding companies. The holding companies and their subsidiaries are listed on page 42 of this report.

Area Code for Oregon — (503)

BANK OF EASTERN OREGON, ARLINGTON

Chartered February 27, 1945; Charter No. 306

Head Office,
Arlington, Oregon 97812
Tel. 454-2636

Heppner Branch, Main Office
Heppner, Oregon 97836
Tel. 676-9125

G. H. Pierson	Pres./Chief Exec. Officer
Patricia Gentry	Cashier
E. George Koffler	Exec. Vice Pres./Manager
James H. Wishart	Sr. Vice Pres./Loans

Ione Branch,
Ione, Oregon 97843
Tel. 422-7466

Directors
A. David Childs,
Chairman
Donald W. Bristow
William G. Jaeger
Frank C. Pearson
G. H. Pierson
Otto Steinke
Kenneth A. Walters

BANK OF ASTORIA, ASTORIA

Chartered November 25, 1968; Charter No. 342

Head Office,
85 West Marine Drive, P.O. Box 28
Astoria, Oregon 97103
Tel. 325-2228 Fax Tel. 325-8487

Cheri Garrison	Pres./Chief Exec. Officer
Ronald G. Humphries	Vice President/Cashier

Downtown Branch,
977 Commercial, P.O. Box 28
Astoria, Oregon 97103
Tel. 325-0202

Cannon Beach Branch
123 S. Hemlock, P.O. Box 578
Cannon Beach, Oregon 97110
Tel. 436-0727

Seaside Branch,
301 Avenue A, P.O. Box 938
Seaside, Oregon 97138
Tel. 738-8445

Directors
Dan Thiel,
Chairman
George Fulton
Cheri Garrison
Jack Kohl
Hugh A. Seppa
William D. Shaw
Albert R. Sorkki
Lawson Stevenson
John Supple

AMERICAN PACIFIC BANK, AUMSVILLE

Chartered November 23, 1979; Charter No. 386

Head Office,
112 Main Street, P.O. Box 350
Aumsville, Oregon 97325
Tel. 749-1200 Fax Tel. 749-1008

John F. Walrod	Pres. & Chief Exec. Officer
Sandra W. Scott	Vice Pres./Cashier
John Laplante	Vice President
R. J. Woolley	Vice President

Mill City Office,
300 N.W. Santiam Blvd.
Mill City, Oregon 97360
Tel. 897-2337

Directors
Fai Chan,
Chairman
Francis Hendricks
Alexander Korelin
John F. Walrod

BANK OF THE CASCADES, BEND

Chartered September 1, 1976; Charter No. 355

Head Office,
1700 N.E. Third Street, P.O. Box 5879
Bend, Oregon 97701
Tel. 389-7701 Fax Tel. 388-4312

Roger J. Shields	President
Patricia L. Moss	Exec. Vice Pres.
Myron A. Williams	Vice Pres./Manager
Kay Smith	Asst. Vice Pres.
Peggy L. Biss	Asst. Vice Pres.

South Country Branch,
61250 S. Hwy. 97
Bend, Oregon 97708
Tel. 388-1040

Sisters Branch,
175 Main Street, P.O. Box 520
Sisters, Oregon 97759
Tel. 549-2061

Sunriver Branch,
Sunriver Country Mall
P.O. Box 4445
Sunriver, Oregon 97702
Tel. 593-8101

Directors
Gary L. Capps,
Chairman
Alden K. Briggs
Gary Hoffman
James E. Petersen
Roger J. Shields
L. A. Swarens
Jacob M. Wolfe

HOME VALLEY BANK, CAVE JUNCTION

Chartered August 7, 1980; Charter No. 390

Head Office,
103 S. Kerby Avenue, P.O. Box 129
Cave Junction, Oregon 97523
Tel. 592-4663

Denver E. Huff	President
Roger J. Ward	Vice Pres./Cashier

Directors
Don F. Gibbs,
Chairman
Raymond L. Frost
Denver E. Huff
Dr. Joseph Meyer
Jerry F. Miller

CRATER BANK, CENTRAL POINT

Chartered December 17, 1976; Charter No. 356

Head Office,
475 Pine Street, P.O. Box 3490
Central Point, Oregon 97502
Tel. 664-5511 Fax Tel. 664-6913

Thomas W. Pickering	Pres./Chief Exec. Officer
Lloyd Governor	Sr. Vice Pres./Chief Lending Officer
Debbie Dunlap	Cashier

Jacksonville Branch,
515 N. Front Street, P.O. Box 850
Jacksonville, Oregon 97530
Tel. 899-1951

Rogue Valley Mall Branch,
1600 North Riverside #1027
Medford, Oregon 97501
Tel. 664-6921

Directors
LaRue Smith,
Chairman
Dean Collins
Franklin H. Gebhard
Marilyn Johnson
Thomas W. Pickering
August J. Picollo
David Rasmussen
Eldon A. Vinson

*SECURITY BANK, COOS BAY

Chartered August 29, 1919; Charter No. 251

Administrative Office,
170 S. 2nd
Coos Bay, Oregon 97420
Tel. 267-5356

Head Office,
196 S. 2nd
Coos Bay, Oregon 97420
Tel. 267-6611

Chuck Brummel	President
R. T. Green	Exec. Vice Pres./Loan Administrator
Steve Golden	Vice Pres./Administration
Jane Jones	Vice Pres./Controller

Bandon Branch,
1125 Hwy. 101, P.O. Box 99
Bandon, Oregon 97411
Tel. 347-2401

Bunker Hill Branch,
900 Hwy. 101 S., P.O. Box 1140
Coos Bay, Oregon 97420
Tel. 269-2311

Coquille Branch,
479 N. Central, P.O. Box 70
Coquille, Oregon 97423
Tel. 396-3138

Brookings-Harbor Branch,
P.O. Box 3000G
Harbor, Oregon 97415-0547
Tel. 469-5335

Myrtle Point Branch,
503 Spruce St., P.O. Box 365
Myrtle Point, Oregon 97458
Tel. 572-2412

North Bend Branch,
3451 Broadway, P.O. Box 568
North Bend, Oregon 97459
Tel. 756-2011

Directors
Sam Dement,
Chairman
Charles D. Brummel
Syd Chandler
Ramona Evans
Ralph Gazeley
Donald Goddard
Tom Graham
Hollis Mast
W. H. Petre
Harry A. Slack, Jr.

WESTERN BANK, COOS BAY

Incorporated December 3, 1904; Corporation No. 108

Head Office,
290 S. Fourth St., P.O. Box 1720
Coos Bay, Oregon 97420
Tel. 269-5171 Fax Tel. 269-4285

Georges St. Laurent, Jr.	Pres./Chief Exec. Officer
Richard R. Hieb	Exec. Vice Pres./Chief Oper. Officer
Michael L. Sickels	Exec. Vice Pres./Chief Fin. Officer
Jeff McKinnon	Sr. Vice Pres./Loan Administrator
Joseph W. Lance	Sr. Vice Pres./Regional Administrator
Charles A. Rieb	Sr. Vice Pres./Regional Administrator
Walt Dodrill	Sr. Vice Pres./Regional Administrator
Kathy Newhouse	Sr. Vice Pres./Dir. of Sales Mgmt./Human Resources

Ashland Branch,
243 E. Main St., P.O. Box 1000
Ashland, Oregon 97520
Tel. 482-4321

Baker Branch,
2245 Main, P.O. Box 747
Baker, Oregon 97814
Tel. 523-6386

Bandon Branch,
1030 Alabama, P.O. Box 39
Bandon, Oregon 97411
Tel. 347-2441

Bend Branch,
450 N.W. Franklin Ave., P.O. Box 1226
Bend, Oregon 97709
Tel. 382-6050

Pilot Butte Branch,
600 N.E. Greenwood Ave., P.O. Box 670
Bend, Oregon 97709
Tel. 389-8140

South Bend Branch,
61490 S. Hwy. 97, P.O. Box 711
Bend, Oregon 97709
Tel. 388-1044

Brookings Branch,
898 Chetco, P.O. Box W
Brookings, Oregon 97415
Tel. 469-2181

Illinois Valley Branch,
110 N. Redwood Hwy. 199, P.O. Box N
Cave Junction, Oregon 97523
Tel. 592-3126

Clatskanie Branch,
199 E. Nehalem, P.O. Box 187
Clatskanie, Oregon 97016
Tel. 728-2103

Coos Bay Branch,
285 S. Fourth St., P.O. Box 1055
Coos Bay, Oregon 97420
Tel. 269-5171

Empire Branch,
150 S. Wall, P.O. Box 3578
Coos Bay, Oregon 97420
Tel. 888-3261

South Second Street Branch,
990 S. 2nd Street, P.O. Box 1241
Coos Bay, Oregon 97420
Tel. 269-4286

Eagle Point Branch,
133 W. Main, P.O. Box 695
Eagle Point, Oregon 97524
Tel. 826-3555

Florence Branch,
430 Highway 101, P.O. Box 100
Florence, Oregon 97439
Tel. 997-3431

Gold Beach Branch,
120 Sixth, P.O. Box 1018
Gold Beach, Oregon 97444
Tel. 247-6696

Gold Hill Branch,
501 2nd Ave., P.O. Box 157
Gold Hill, Oregon 97525
Tel. 855-1535

Klamath Falls Branch,
421 S. 7th, P.O. Box 669
Klamath Falls, Oregon 97601
Tel. 884-3114

Shasta Plaza Branch,
2885 S. Sixth, P.O. Box 1864
Klamath Falls, Oregon 97601
Tel. 882-7704

La Grande Branch,
2212 Island Avenue, P.O. Box 1088
La Grande, Oregon 97850
Tel. 963-7137

Crater Branch,
601 Crater Lake Ave., P.O. Box 1047
Medford, Oregon 97501
Tel. 776-3333

Downtown Medford Branch,
300 E. Main St., P.O. Box 4370
Medford, Oregon 97501
Tel. 776-3373

North Bend Branch,
Pony Village, P.O. Box 587
North Bend, Oregon 97459
Tel. 756-2171

Treasure Valley Branch,
319 S.W. 4th Avenue, P.O. Box 160
Ontario, Oregon 97914
Tel. 889-9681

Prineville Branch,
550 E. 3rd, P.O. Box 688
Prineville, Oregon 97754
Tel. 447-3821

Redmond Branch,
568 S.W. 5th, P.O. Box 697
Redmond, Oregon 97756
Tel. 548-2123

St. Helens Branch,
20th & Columbia, P.O. Box 978
St. Helens, Oregon 97051
Tel. 397-0696

Scappoose Branch,
S. Columbia Highway, Drawer AB
Scappoose, Oregon 97056
Tel. 543-6353

Shady Cove Branch,
Highway 62, P.O. Box 1295
Shady Cove, Oregon 97539
Tel. 878-2288

Tillamook Branch,
2405 Third Street, P.O. Box 558
Tillamook, Oregon 97141
Tel. 842-5521

Directors
Georges C. St. Laurent, Jr.
Chairman
Joseph K. Meyer
William C. St. Laurent
John J. Stephens
Jack E. Stevens
A. W. Sweet
John Sweet

BENTON COUNTY BANK, CORVALLIS
Chartered August 3, 1977; Charter No. 361
Head Office,
200 S.W. Fourth St., P.O. Box 315
Corvallis, Oregon 97333
Tel. 757-8508

Marvin E. McDonald	President/Chief Exec. Officer
Joe A. Malcom	Vice Pres./Cashier
Gerald Stauber	Vice President

Directors
Harold Benson,
Chairman
Peter L. Barnhisel
Eric R. Blackledge
Vernon L. Bowlby
Marvin E. McDonald
Mario D. Pastega
Wilmer H. Post

CITIZENS BANK, CORVALLIS
Chartered October 1, 1957; Charter No. 333
Main Office,
275 S.W. Third Street, P.O. Box 30
Corvallis, Oregon 97339
Tel. 752-5161 Fax Tel. 757-3546

Ray L. Stephenson	Pres./Chief Exec. Officer
Daniel E. Wybenga	Sr. Vice Pres./Mgr.
Robert C. Bride	Vice Pres./Cashier

Albany Office,
2315 S.E. 14th Avenue, P.O. Box 249
Albany, Oregon 97321-0074
Tel. 967-1992

Circle Boulevard Office,
978 N.W. Circle Boulevard, P.O. Box 30
Corvallis, Oregon 97339
Tel. 752-5161

University Office,
855 N.W. Kings Boulevard, P.O. Box 30
Corvallis, Oregon 97339
Tel. 752-5161

Philomath Office,
1224 Main Street, P.O. Box 29
Philomath, Oregon 97370
Tel. 929-3228

Directors
Robert C. Wilson, Chairman
Robert E. Bunn
James Eickelberg
Larry C. Hunter
James E. Richards
Ray L. Stephenson
Gene N. Thompson
Rosetta C. Venell

*THE COTTAGE GROVE BANK, COTTAGE GROVE

Chartered July 6, 1978; Charter No. 364
Head Office,
625 E. Gibbs Ave., P.O. Box 128
Cottage Grove, Oregon 97424
Tel. 942-9121 Fax Tel. 942-0869

Alan R. Monce	President
Richard W. Morss	Vice President
Robert Schmidt	Asst. Vice Pres./Cashier

Directors
Dr. James Gant, Chairman
Leonard B. Betz
Lynn P. Ferrin
Dr. R. Jerome Kasher
Mrs. Jeryl Lund
Alan R. Monce
Roger S. Russell
William A. Whiteman

COMMUNITY BANK OF CRESWELL, CRESWELL

Chartered January 26, 1970; Charter No. 345
Head Office,
265 E. Oregon Ave., P.O. Box 97
Creswell, Oregon 97426
Tel. 895-4511 Fax Tel. 895-4595

Lynn A. Hufstader	Pres./Chief Exec. Officer
Patti G. Hansen	Vice President/Cashier
Michael A. Ketts	Vice President

Directors
Calvin C. Taylor, Chairman
Don-Lee Davidson
Ronald Dersham
LeRoy A. Hansen
Ronald L. Hanson
Henry O. Honer
Lynn A. Hufstader
Robert F. Marquess

BANK OF WILLAMETTE VALLEY, DALLAS

Chartered September 15, 1967; Charter No. 340
Head Office,
636 Main Street, P.O. Box 87
Dallas, Oregon 97338
Tel. 623-8314 Fax Tel. 623-8315

Lloyd A. Penner	President
Richard C. Kindwall	Exec. Vice President
Darrell C. Simcoe	Cashier

Directors
Alvin J. Adolf
John P. Bollman
E. A. Flaming
W. H. Harland
R. C. Kindwall
Lloyd A. Penner
Marvin J. Weiser

GREAT WESTERN BANK, DALLAS

Chartered November 17, 1983; Charter No. 426
Head Office,
150 W. Ellendale, P.O. Box 710
Dallas, Oregon 97338
Tel. 623-9281

James D. Rupert	Pres./Chief Exec. Officer
Claire Keller	Vice Pres./Cashier
Karen Cuthbert	Asst. Cashier

Directors
Donald P. Bodine, Chairman
Kenneth C. Gardner
Arthur [illegible] Johnson
Andrew Lalack, Jr.
R. A. Regier
James D. Rupert
Evelyn C. Smith
Ronald L. Wilson

PACIFIC CONTINENTAL BANK, EUGENE

Chartered July 24, 1972; Charter No. 347
Head Office,
1450 High Street, P.O. Box 3155
Eugene, Oregon 97403
Tel. 686-8685 Fax Tel. 683-6573

J. Bruce Riddle	President
John M. Gyde	Exec. Vice Pres./Loan Admin.
Hal Brown	Vice Pres./Cashier

Directors
F. W. Holcomb, Chairman
Robert A. Ballin
Ward E. Beck
Donald A. Bick
Larry G. Campbell
Robert Holcomb
Kevin G. Murphy
J. Bruce Riddle
Ronald F. Taylor

OREGON PACIFIC BANKING CO., FLORENCE

Chartered December 10, 1979; Charter No. 387
Head Office,
1355 Highway 101, P.O. Box 22000
Florence, Oregon 97439
Tel. 997-7121 Fax Tel. 997-2774

Thomas K. Grove	President
Robert E. Jacobson	Sr. Vice Pres.

Directors
Albert J. Brauer, Chairman
Jack R. Garrison
Thomas K. Grove
R. Gary Hoberg
Henry R. Johnson
Robert R. King
Richard T. Kirby

SIUSLAW VALLEY BANK, FLORENCE

Chartered December 18, 1963; Charter No. 338
Head Office,
777 Highway 101, P.O. Box 280
Florence, Oregon 97439
Tel. 997-3486 Fax Tel. 997-3480

Johan Mehlum	President
Ann Marie Cling	Sr. Vice Pres.
Lonnie Iholts	Sr. Vice Pres.
Don Dotson	Vice President
Scott Tocci	Vice President
Margaret Lessor	Cashier

Cottage Grove Office,
Gateway & East Main St., P.O. Box 278
Cottage Grove, Oregon 97424
Tel. 942-3331

Eugene Office,
260 Country Club Rd.
Eugene, Oregon 97401
Tel. 342-4000

Mapleton Office,
Highway 26, P.O. Box 96
Mapleton, Oregon 97453
Tel. 268-4462

Oakridge Office,
48267 E. First St., P.O. Box 690
Oakridge, Oregon 97463
Tel. 782-4261

Pleasant Hill Office,
Highway 58, P.O. Box 639
Pleasant Hill, Oregon 97401
Tel. 726-7211

Directors
Johan Mehlum,
Chairman
A. L. Ellingson
Wilbur C. Heath
Everett E. Miles, Jr
Gretchen Pierce
Steven Saubert

FARMERS AND MERCHANTS BANK, FOREST GROVE

Chartered January 1, 1981; Charter No. 395

Main Office:
4110 Pacific Avenue, P.O. Box 766
Forest Grove, Oregon 97116
Tel. 359-4495

V. Craig Stolle	President/Chief Exec. Officer
Greg Lee	Sr. Vice Pres./Cashier

North Plains Branch,
561 S.W. First Street
North Plains, Oregon 97133
Tel. 647-2245

Vernonia Branch,
1010 Bridge Street
Vernonia, Oregon 97064
Tel. 429-2265

Directors
Roy Baker,
Chairman
Roland Duyck
Wilfred Holce
Greg Lee
V. Craig Stolle
Frank Vanderzanden
Eugene Zurbrugg

COLONIAL BANKING COMPANY, GRANTS PASS

Chartered December 15, 1978; Charter No. 372

Head Office,
201 S.E. Sixth St., P.O. Box 971
Grants Pass, Oregon 97526
Tel. 479-1776 Fax Tel. 474-4529

Richard L. Boden	President/Chief Exec. Officer
Clifford M. Kuhlman	Exec. Vice Pres./Cashier
William E. Bower	Vice Pres./Loan Administrator

South Grants Pass Branch,
1670 Williams Highway, P.O. Box 971
Grants Pass, Oregon 97526
Tel. 479-1776

Merlin Branch,
3600 Merlin-Galice Road, P.O. Box 710
Merlin, Oregon 97532
Tel. 476-1776

Rogue River Branch,
8991 Rogue River Highway, P.O. Box 619
Rogue River, Oregon 97537
Tel. 582-1776

Directors
Howard C. Wagner,
Chairman
Richard L. Boden
Josephine R. Hull
Clifford M. Kuhlman
Jerry S. Lausmann
Rex L. Titus
Stuart W. Watson

FAMILY BANK OF COMMERCE, GRANTS PASS

Chartered November 28, 1977; Charter No. 363

Head Office,
100 N.E. Midland, P.O. Box 771
Grants Pass, Oregon 97526
Tel. 476-1401

Dorian F. Corliss	Chief Exec. Officer
William Haden	President/Loan Administration

Directors
Louis F. Schultz,
Chairman
Richard S. Bartle
Dorian F. Corliss
William A. Haden
Andrew C. Jensen
Philip R. Killian
J. Steven Welch

INLAND EMPIRE BANK, HERMISTON

Chartered February 16, 1948; Charter No. 314

Head Office,
101 E. Main Street, P.O. Box 1170
Hermiston, Oregon 97838
Tel. 567-2291 Fax Tel. 567-9144

J. G. Foster, Jr.	President/Chief Exec. Officer
Doris S. Bounds	Sr. Vice President
Wm. H. Wright	Sr. Vice President
Ernest B. Loomis	Vice Pres./Cashier
Larry D. Clucas	Vice President
Cynthia D. Kelley	Vice Pres./Financial Officer
Donald R. Daggett	Vice President
Elizabeth J. Kuhn	Vice President

Boardman Branch,
240 N. Main St., P.O. Box 230
Boardman, Oregon 97818
Tel. 481-9201

Pendleton Branch,
125 S.E. Court Ave., P.O. Box 1147
Pendleton, Oregon 97801
Tel. 276-4111

Stanfield Branch,
100 S. Main, P.O. Box 690
Stanfield, Oregon 97875
Tel. 449-3827

Umatilla Branch,
6th & G Streets, P.O. Box 611
Umatilla, Oregon 97882
Tel. 922-5522

Directors
Doris S. Bounds,
Chairman
J. G. Foster, Jr.
Richard A. Koch, MD
Richard Nuttbrock
John F. Walchli
William H. Wright

BANK OF WALLOWA COUNTY, JOSEPH

Chartered May 25, 1955; Charter No. 323

Head Office,
P.O. Box X
Joseph, Oregon 97846
Tel. 432-9050 Fax Tel. 432-5685

Merl Odman	President
Richard Kostka	Vice Pres./Branch Manager

Enterprise Branch,
300 N.W. First, P.O. Box 399
Enterprise, Oregon 97828
Tel. 426-4511

Directors
S. J. Farris,
Chairman
Dorothy Justice
Floyd Kennedy
Harold Klages
Merl Odman
Don Swart
Steve Wolfe

TRI-COUNTY BANKING CO., JUNCTION CITY

Chartered January 22, 1979; Charter No. 374

Head Office,
955 Ivy Street
Junction City, Oregon 97448
Tel. 998-8734 Fax Tel. 998-1366

Robert D. Bonfoey	Pres./Chief Exec. Officer
Rita Jost	Vice President/Cashier

Applegate Branch,
88312 Territorial Road
Veneta, Oregon 97487
Tel. 935-4141

Directors
Frank Knox,
Chairman
Bert Babb
Robert D. Bonfoey
Jock Gibson
Ivan Horning
Ralph Hull
Brochner Mikkelsen
Jean Nixon

SOUTH VALLEY STATE BANK, KLAMATH FALLS

Chartered January 6, 1977; Charter No. 357

Head Office,
5215 S. Sixth Street, P.O. Box 5210
Klamath Falls, Oregon 97603
Tel. 883-3366 Fax Tel. 884-6850

Allan L. Craigmiles	President
Norma Wilkins	Vice Pres./Cashier
Gerrit A. DeGroot	Controller

Main Street Branch,
801 Main Street
Klamath Falls, Oregon 97601
Tel. 882-3281

Directors
Edward J. White,
Chairman
Allan L. Craigmiles
Gary Florence
Richard L. Wendt
Roderick C. Wendt

JUNIPER BANKING COMPANY, MADRAS

Chartered November 30, 1978; Charter No. 371

Head Office,
810 Fourth Street, P.O. Box O
Madras, Oregon 97741
Tel. 475-7221 Fax Tel. 475-7083

William V. Humphreys, Jr.	Pres./Chief Exec. Officer
Lark E. Wysham	Vice Pres./Operations
Rudy Younger	Vice Pres./Loans
Charles T. Trainer	Asst. Vice Pres./Br. Mgr.

Redmond Branch,
404 N. 5th Street
Redmond, Oregon 97756
Tel. 923-3702

Directors
Ted Freeman,
Chairman
J. P. Andrews
LeRoy Fessler
William Humphreys
Ed Manion
Donald T. Mitchell
Rick Nissen
Mary Norton
Jack Watts

*VALLEY COMMUNITY BANK, McMINNVILLE

Chartered December 30, 1981; Charter No. 407

Head Office,
723 N. Baker, P.O. Box 807
McMinnville, Oregon 97128
Tel. 472-0534

Bruce G. Bryant	Pres./Chief Exec. Officer
James L. Berry	Vice President
Irene Westwood	Vice Pres./Cashier
Susan A. Stehlik	Asst. Vice President

Directors
Roba Rathkey,
Chairman
Steve Belt
Norm Bernards
Bruce Bryant
Daniel O. Corrigan
Jim Doran
Ward Eason
Raymond C. Kauer
Rick Nelson
Joe Sharp
Tim Wahlberg

JEFFERSON STATE BANK, MEDFORD

Chartered August 9, 1978; Charter No. 366

Head Office,
1320 East McAndrews
Medford, Oregon 97504
Tel. 773-5333 Fax Tel. 776-5619

Michael B. Neyt	President
Richard D. Larson	Vice Pres./Cashier
Warner "Skip" Fabian	Vice President
James G. Wegs	Vice President

Stewart Avenue Branch,
809 Stewart Avenue
Medford, Oregon 97501
Tel. 779-9292

Directors
John A. Duke,
Chairman
Warner "Skip" Fabian
D. L. (Ab) Gressett
Patrick G. Huycke
Robert Jacobson
Michael B. Neyt

*BANK OF COMMERCE, MILTON-FREEWATER

Chartered April 26, 1945; Charter No. 307

Head Office,
13 N.E. 5th Street, P.O. Box 50
Milton-Freewater, Oregon 97862
Tel. 938-5544 Fax Tel. 938-5666

R. L. Tomlinson	President
William Lande	Vice Pres./Cashier
Gary Lawrence	Asst. Vice President
Rollie Marshall	Asst. Vice President

Weston Branch,
Main & Franklin Street, P.O. Box 547
Weston, Oregon 97886
Tel. 566-3512

Directors
Stephen G. Kimball,
Chairman
Robert C. Brinker
Thomas W. Campbell
W. W. Peery
R. L. Tomlinson

BANK OF MYRTLE POINT, MYRTLE POINT

Chartered March 31, 1972; Charter No. 346

Head Office,

320 Eighth Street, P.O. Box 607
Myrtle Point, Oregon 97458
Tel. 572-5202

John A. Dies	President
Melvin E. Zumwalt	Vice Pres./Cashier

Directors

Murl W. Laird,
Chairman
Richard J. Chiesa
Jean D. Coffman
John A. Dies
Glenn Gulstrom
Robert G. Hogan
Margaret Paullus

*THE BANK OF NEWPORT, NEWPORT

Chartered March 4, 1925; Charter No. 284

Head Office,

506 S.W. Coast Hwy., P.O. Box 7
Newport, Oregon 97365
Tel. 265-6666 Fax Tel. 265-6665

Marvin R. Vernon	Pres./Chief Exec. Officer
Fred Postlewait	Sr. Vice President/Loan Admin.

Lincoln City Office,

4157 N. Hwy 101, Suite 135
Lincoln City, Oregon 97367
Tel. 994-9161 Fax Tel. 994-5449

Newport North Branch,

2350 N. Coast Hwy., P.O. Box 1670
Newport, Oregon 97365
Tel. 265-6691

South Lincoln Branch,

425 N.W. Hemlock, P.O. Box 470
Waldport, Oregon 97394
Tel. 563-3273

Directors

J. F. Ouderkirk,
Chairman
Lloyd Ankeny
Phillip Gene Bateman
Chester Clark
Alex M. Hamilton, Jr.
Cheryl Martinson
Basil W. Saunders
Roger A. Sprauge
Marvin R. Vernon

YAQUINA BAY BANK, NEWPORT

Chartered January 16, 1981; Charter No. 396

Head Office,

400 E. Olive, P.O. Box 1770
Newport, Oregon 97365
Tel. 265-9422 Fax Tel. 265-9425

Don L. Barth	President
John E. Burrell, III	Exec. Vice President
Larry Hartsel	Vice President
Janet Kirsch	Cashier

Directors

Burt Lippman,
Chairman
Don L. Barth
*John Brenneman**
Alan Brown
R. Barry Fisher
*Wilburn Hall**
*Robert Jacobson**
*Delmar Jepson**
Tom Luther
James Vickers
Charles R. Walker
Donald H. Williams
Ernest Yeck, Jr.

**Advisory Directors*

AMERICAN STATE BANK, PORTLAND

Chartered July 31, 1969; Charter No. 344

Head Office,

2737 N.E. Union Avenue
Portland, Oregon 97212
Tel. 282-2216

Venerable F. Booker	President
Alan L. Barto	Exec. Vice Pres./Secretary
Neal A. Curry	Cashier

Directors

Venerable F. Booker,
Chairman
C. F. Eastabrooks
Booker T. Lewis, Jr.
Curtis Williams
Silas Williams

THE BANK OF NOVA SCOTIA, PORTLAND

Authorized October 16, 1978; Certificate of Authority No. 230

Portland Branch,

56 S.W. Salmon Street
Portland, Oregon 97204
Tel. 222-4396 Fax Tel. 274-8264

Michael Brown	Manager
J. T. Daughenbaugh	Assistant Manager

THE BANK OF TOKYO, LTD., PORTLAND

Authorized October 8, 1965; Certif. of Authority No. 75

Portland Branch,

411 S.W. Sixth Avenue
Portland, Oregon 97204
Tel. 222-3661 Fax Tel. 227-5372

Motokazu Shichijo	General Manager
Noriyoshi Uchida	Vice President & Deputy General Manager
Hidefumi Kitazawa	Vice President/ Manager of Loan & Funds Dept.
Harayasu Nomura	Vice President/ Coordinating Manager
Pernecia A. Crisman	Vice President/ Manager of International Dept.
Michael W. Kringlen	Vice President/Manager of Domestic Loan Dept.
Julia A. Anderson	Assistant Vice President/ Manager of Operations Dept.

CANADIAN IMPERIAL BANK OF COMMERCE, PORTLAND

Declaration July 1, 1903; Corporation No. 179

Fifth & Oak Branch,

315 S.W. Fifth Avenue, P.O. Box 69
Portland, Oregon 97207
Tel. 275-0250 Fax Tel. 242-9248

Brian D. G. Jones	Vice Pres./District Manager
June C. Bloos	Asst. Vice Pres./Operations & Admin.

THE HONGKONG AND SHANGHAI BANKING CORPORATION, PORTLAND
Authorized Sept. 24, 1980; Cert. of Authority No. 293

Portland Branch,
300 S.W. Sixth Avenue, P.O. Box 40208
Portland, Oregon 97204
Tel. 242-1199 Fax Tel. 242-2413

C. R. Page	Senior Vice Pres./Manager
P. W. K. Ip	Vice President Credit Deputy Manager
A. R. de la Sceaux	Asst. Vice Pres. Trade Finance
B. D. Dutton	Asst. Vice Pres. Credit
R. L. O'Neal	Asst. Vice Pres. Credit
K. R. Coleman	Staff Officer Operations

KEY BANK OF OREGON, PORTLAND
Incorporated July 20, 1907, Corp; No. 2

Executive Office,
1211 S.W. Fifth Avenue
Suite 300
Portland, Oregon 97204
Tel. 790-7500 Fax Tel. 790-7574

T. R. Winnowski	Chairman & Chief Exec. Officer
Stephen K. Foster	President & Chief Administrative Officer
Robert W. Franz	Vice Chairman
James J. Atkinson	Executive Vice President
G. P. (Pat) Parisi	Adm. Vice President and Manager
Terry Tracy	Executive Vice President
Robert L. Bolin	Sr. Vice Pres./Commercial Banking Division
Robert L. Fletcher	Sr. Vice Pres./Commercial Banking Division
Roger Dunigan	Sr. Vice Pres./Retail Banking
J. Lynn Jones	Sr. Vice Pres./Investments
Doug Leeding	Sr. Vice Pres./Real Estate Lending
Rodney B. Tibbatts	Sr. Vice Pres./Retail Banking
L. A. Van Kleeck	Sr. Vice Pres./Retail Banking

Head Office,
1222 S.W. Sixth Avenue, Suite 200
Portland, Oregon 97204
Tel. 790-7692

Albany Office,
128 W. Third St., P.O. Box 399
Albany, Oregon 97321
Tel. 967-6827

East Albany Office,
940 Hill & Pacific, P.O. Box 629
Albany, Oregon 97321
Tel. 967-6856

South Albany Office,
1012 SE 34th, P.O. Box 806
Albany, Oregon 97321
Tel. 967-6867

Aloha Office,
18535 S.W. Tualatin Valley Hwy., P.O. Box 5397
Aloha, Oregon 97006
Tel. 642-2593

Farmington Mall Office,
17455 S.W. Farmington, P.O. Box 7428
Aloha, Oregon 97007
Tel. 649-7535

Beaverton Office,
4735 S.W. Hall Blvd., P.O. Box 2053
Beaverton, Oregon 97075
Tel. 626-3900

Progress Plaza Office,
8625 S.W. Scholls Ferry Road
Beaverton, Oregon 97005
Tel. 625-3915

Westgate Office,
3785 S.W. Hall Blvd., P.O. Box 727
Beaverton, Oregon 97075
Tel. 626-3906

Brooks Office,
8995 Portland Road N.E., P.O. Box 9278
Brooks, Oregon 97035
Tel. 393-7272

Brownsville Office,
351 N. Main St., P.O. Box 308
Brownsville, Oregon 97327
Tel. 466-5191

Canby Office,
200 N.W. 2nd Avenue, P.O. Box 610
Canby, Oregon 97013
Tel. 266-2727

Damascus Office,
19830 S.W. Hwy. 212
Clackamas, Oregon 97015
Tel. 658-3125

Coburg Office,
325 N. Willamette Street, P.O. Box 8255
Coburg, Oregon 97401
Tel. 485-4944

Estacada Office,
271 S.W. Broadway, P.O. Box 219
Estacada, Oregon 97023
Tel. 630-3272

Coburg Road Office,
1380 Coburg Road, P.O. Box 1372
Eugene, Oregon 97440
Tel. 484-3514

18th & Chambers Office,
1665 W. 18th Street, P.O. Box 2826
Eugene, Oregon 97402
Tel. 484-3521

Emerald Office,
450 Hwy. 99N, P.O. Box 2370
Eugene, Oregon 97402
Tel. 484-3564

Eugene Main Office,
975 Oak Street, P.O. Box 1109
Eugene, Oregon 97440
Tel. 484-3475

River Road Office,
1980 River Road, P.O. Box 2100
Eugene, Oregon 97402
Tel. 484-3535

30th & Hilyard Office,
2995 Hilyard Street, P.O. Box 5211
Eugene, Oregon 97405
Tel. 484-3526

Gresham Office,
234 N. Main Street, P.O. Box 549
Gresham, Oregon 97030
Tel. 667-3088

Gresham Mall Office,
390 W. Burnside, P.O. Box 808
Gresham, Oregon 97030
Tel. 666-1546

Halsey Office,
705 W. 2nd, P.O. Box 228
Halsey, Oregon 97348
Tel. 369-2261

Harrisburg Office,
310 S. Third Street, P.O. Box 245
Harrisburg, Oregon 97446
Tel. 484-3511

Hillsboro Office,
350 S. First Avenue, P.O. Box 249
Hillsboro, Oregon 97123
Tel. 648-0871

Hood River Main Office,
408 Oak Street, P.O. Box 541
Hood River, Oregon 97031
Tel. 386-4600

Hubbard Office,
3624 Pacific Highway 99E, P.O. Box 70
Hubbard, Oregon 97032
Tel. 982-7217

Independence Office,
302 S. Main, P.O. Box 308
Independence, Oregon 97351
Tel. 838-1466

Jefferson Office,
113 Main, P.O. Box 300
Jefferson, Oregon 97352
Tel. 327-2223

Lake Grove Office,
16099 S.W. Boones Ferry Rd., P.O. Box 1569
Lake Oswego, Oregon 97035
Tel. 635-6671

Lake Oswego Office,
256 "A" Avenue, P.O. Box 549
Lake Oswego, Oregon 97034
Tel. 635-4331

Lebanon Office,
Park & Sherman, P.O. Box 548
Lebanon, Oregon 97355
Tel. 259-1121

Santiam Valley Office,
611 Main Street, P.O. Box 272
Lyons, Oregon 97358
Tel. 859-2128

McMinnville Main Office,
342 Third Street, P.O. Box 707
McMinnville, Oregon 97128
Tel. 472-0431

North Town Office,
2214 McDonald Lane, P.O. Box 7128
McMinnville, Oregon 97128
Tel. 472-0571

Milwaukie Office,
10888 S.E. Main Street, P.O. Box 22085
Milwaukie, Oregon 97222
Tel. 653-3381

Southgate Office,
10413 S.E. 82nd Avenue, P.O. Box 22114
Milwaukie, Oregon 97222
Tel. 243-3687

Willamette View Office,
12705 S.E. River Road, P.O. Box 22085
Milwaukie, Oregon 97222
Tel. 653-3338

Newberg Office,
1815 Portland Rd., P.O. Box 850
Newberg, Oregon 97132
Tel. 538-1318

Oak Grove Office,
14888 S.E. McLoughlin Blvd., P.O. Box 68209
Oak Grove, Oregon 97268
Tel. 653-3344

Hilltop Office,
1400 S. Molalla Avenue
Oregon City, Oregon 97045
Tel. 657-2222

Oregon City Office,
104 Eleventh St.
Oregon City, Oregon 97045
Tel. 656-5254

Barbur Boulevard Office,
8420 S.W. 24th Avenue, P.O. Box 19177
Portland, Oregon 97219
Tel. 243-3539

East Morrision Office,
726 S.E. Morrison Street, P.O. Box 14488
Portland, Oregon 97214
Tel. 230-2660

Front & Yamhill Office,
811 S.W. Front Avenue, P.O. Box 8338
Portland, Oregon 97207
Tel. 228-2677

Gateway Office,
10300 N.E. Weidler Street
Portland, Oregon 97220
Tel. 243-3631

Hillsdale Office,
6335 S.W. Capitol Hwy., P.O. Box 98035
Portland, Oregon 97201
Tel. 243-3661

Lloyd Center Tower Office,
825 N.E. Multnomah, Suite 175
Portland, Oregon 97232
Tel. 243-3599

Multnomah Office,
3515 S.W. Troy Street, P.O. Box 19035
Portland, Oregon 97219
Tel. 243-3677

Parkside Office,
2020 S.W. Fourth Avenue
Portland, Oregon 97201
Tel. 790-7725

St. Vincent Office,
9155 S.W. Barnes Road
Portland, Oregon 97225
Tel. 243-3650

Sixth & Alder Office,
595 S.W. Alder Street, P.O. Box 1477
Portland, Oregon 97207
Tel. 790-7715

Sunset Office,
805 N.W. Murray Road, P.O. Box 568
Portland, Oregon 97075
Tel. 626-3910

200 Market Office,
200 S.W. Market Street, P.O. Box 8038
Portland, Oregon 97207
Tel. 790-7723

Battle Creek Office,
4545 Commercial Street S.E., P.O. Box 4490
Salem, Oregon 97308
Tel. 399-2723

Broadway Office,
2955 Broadway N.E., P.O. Box 8900
Salem, Oregon 97303
Tel. 399-2231

Candalaria Office,
2715 Commercial St. S.E., P.O. Box 3286
Salem, Oregon 97302
Tel. 399-2245

Lancaster Office,
750 Lancaster Dr. N.E., P.O. Box 18024
Salem, Oregon 97305
Tel. 399-2714

North Salem Office,
4871 Lancaster Dr. N.E., P.O. Box 7137
Salem, Oregon 97303
Tel. 393-8750

State Street Office,
416 State Street, P.O. Box 2246
Salem, Oregon 97308
Tel. 399-2227

West Salem Office,
1500 Edgewater Dr. N.W., P.O. Box 2165
Salem, Oregon 97304
Tel. 399-2295

Shedd Office,
29990 First, P.O. Box 31
Shedd, Oregon 97377
Tel. 491-3636

Sherwood Office,
1496 N. Sherwood Boulevard, P.O. Box 671
Sherwood, Oregon 97140
Tel. 625-5571

Silverton Office,
114 W. Main Street, P.O. Box 615
Silverton, Oregon 97381
Tel. 873-6306

Springfield Office,
7th and North 'A' Street, P.O. Box 69
Springfield, Oregon 97477
Tel. 484-3532

Thurston Village Office,
5690 Main Street, P.O. Box N
Springfield, Oregon 97477
Tel. 741-1234

St. Paul Office,
4193 Church Avenue N.E., P.O. Box 309
St. Paul, Oregon 97137
Tel. 633-4455

Stayton Office,
805 N. First Street, P.O. Box 280
Stayton, Oregon 97383
Tel. 769-3481

Sweet Home Office,
1199 10th Avenue, P.O. Box 487
Sweet Home, Oregon 97386
Tel. 367-5144

Tigard Office,
11665 S.W. Pacific Hwy., P.O. Box 23486
Tigard, Oregon 97223
Tel. 639-8658

Tigard Towne Square,
16200 S.W. Pacific Hwy., P.O. Box 230095
Tigard, Oregon 97224
Tel. 684-1183

Tualatin Office,
18650 S.W. Boones Ferry Rd., P.O. Box 802
Tualatin, Oregon 97062
Tel. 692-5150

Turner Office,
7760 Third Street, P.O. Box 426
Turner, Oregon 97392
Tel. 743-2113

West Lane Office,
88140 Territorial Road, P.O. Box 248
Veneta, Oregon 97487
Tel. 484-3477

West Linn Office,
5597 Hood Street, P.O. Box 17
West Linn, Oregon 97068
Tel. 656-1950

Cascade Office,
2540 Newberg Highway, P.O. Box 98
Woodburn, Oregon 97071
Tel. 981-2190

Woodburn Main Office,
941 N. Pacific Highway, P.O. Box 315
Woodburn, Oregon 97071
Tel. 981-2180

Directors
T. R. Winnowski, Chairman
Wayne Chambers
Dennis W. Elliott
A. G. Espe
Stephen K. Foster
Robert W. Franz
James R. Gray
David W. Hopkins
Willard McLagan
Roger S. Meier
Robert H. Mikkelson
David B. Smith
Edward S. Smith
Robert F. Smith
William H. Stevens

***OREGON FIRST BANK, PORTLAND**
Chartered August 5, 1983; Charter No. 425
Head Office,
234 S.W. Broadway, P.O. Box 2882
Portland, Oregon 97208
Tel. 248-6653 Fax Tel. 248-6660

William C. Armstrong	Pres./Chief Executive Officer
Michael J. Miller	Exec. Vice Pres./Admin.
Richard D. Williams	Exec. Vice Pres./Branch Admin.
Stephen E. Polzin	Exec. Vice Pres./Credit Admin.
Fred Bergemann	Sr. Vice Pres./Business Banking
Rolland D. Royce	Vice President/Comptroller

Beaverton Branch,
3425 Cedar Hills Blvd., P.O. Box 628, 97075
Beaverton, Oregon 97005
Tel. 646-9616

Eugene Branch,
1201 Oak Street, P.O. Box 1988, 97440
Eugene, Oregon 97401
Tel. 345-2365

Gresham Branch,
825 N.E. Hogan Rd., P.O. Box 526
Gresham, Oregon 97030
Tel. 667-6672

Hillsboro Branch,
1234 W. Baseline St., P.O. Box 666
Hillsboro, Oregon 97123
Tel. 640-1602

Kruse Woods Branch,
5285 S.W. Meadows Rd., Suite 148
Lake Oswego, Oregon 97035
Tel. 620-4478

Milwaukie Branch,
11050 S.E. McLoughlin Blvd., P.O. Box 22365
Milwaukie, Oregon 97222
Tel. 653-0443

Columbia Plaza Branch,
1300 S.W. 6th, P.O. Box 311
Portland, Oregon 97208
Tel. 248-6021

Ione Plaza Branch,
1717 S.W. Park
Portland, Oregon 97201
Tel. 248-6036

Lloyd Branch,
905 N.E. Halsey, P.O. Box 12025
Portland, Oregon 97232
Tel. 248-6691

N.E. 122nd & Halsey Branch,
12141 N.E. Halsey
Portland, Oregon 97220
Tel. 248-6030

Salem Branch,
3805 Center St. N.E., P.O. Box 12246
Salem, Oregon 97309
Tel. 585-6672

Nimbus Center Branch,
10115 S.W. Nimbus Avenue
Tigard, Oregon 97223
Tel. 639-4450

Directors
William C. Armstrong, Chairman
V. Dale Blickenstaff
Charles E. Carlbom
Stuart A. Hall
Paul S. Markley
John W. McKinnon
Claris C. Poppert
Roger L. Pringle
James R. Raske
Richard G. Reiten
E. Kay Stepp

THE ROYAL BANK OF CANADA, PORTLAND BRANCH
Authorized February 9, 1979; Certificate of Authority No. 257
Head Office,
1515 S.W. 5th, Suite 900
P.O. Box 8099
Portland, Oregon 97207
Tel. 224-2282 Fax Tel. 224-0925

R. J. Rankin	Manager
D. A. Swanson	Asst. Mgr./Admin.

***SECURITY PACIFIC BANK OREGON, PORTLAND**
Chartered March 21, 1958; Charter No. 335
Head Office,
1001 S.W. Fifth Avenue, P.O. Box 3066
Portland, Oregon 97208
Tel. 222-7777 Fax Tel. 222-7527

Joseph H. Johnson	Pres./Chief Executive Officer
James E. Diamond	Executive Vice President
Steven D. Wasson	Executive Vice President
Richard C. Williamson	Executive Vice President
James C. Aalberg	Senior Vice President
Lynn M. Bright	Senior Vice President
Sydney T. Brown	Senior Vice President
Peter J. Carson	Senior Vice President
Wallace W. Child	Senior Vice President
Clive E. DeWald	First Vice President
Clifford C. Dias	Senior Vice President
Larry R. Gilpin	Senior Vice President
Edward O. Haymond, Jr.	Senior Vice President
Thomas E. Kreutner	Senior Vice President
Robert L. Mitchell	Exec. Vice President
James H. Parsley	Senior Vice President
John M. Petersen	Senior Vice President
Robert T. Platt, III	Senior Vice President
Kevin T. Sheehy	Senior Vice President
Patrick A. Smith	Senior Vice President
Darryl W. Sutherland	Senior Vice President
Calvin Y. Tabata	Senior Vice President
Roger L. Todd	Senior Vice President

Beaverton Branch,
12320 S.W. 116th Avenue, P.O. Box 1332
Beaverton, Oregon 97075
Tel. 643-4848

Beaverton Mall Branch,
3215 S.W. Cedar Hills Blvd., P.O. Box 708
Beaverton, Oregon 97075
Tel. 644-2104

Murray & Allen Branch,
14400 S.W. Allen Blvd., P.O. Box 249
Beaverton, Oregon 97005
Tel. 641-8975

Valley Plaza Branch,
9450 S.W. Beaverton-Hillsdale Hwy., P.O. Box CC
Beaverton, Oregon 97075
Tel. 222-7859

Bend Branch,
1210 N.E. 3rd Street, P.O. Box 5097
Bend, Oregon 97708
Tel. 389-3500

Corvallis Branch,
324 S.W. Third Street, P.O. Box 1777
Corvallis, Oregon 97339
Tel. 758-2881

Dallas Branch,
791 Main Street, P.O. Box 65
Dallas, Oregon 97338
Tel. 623-8383

Depoe Bay Branch,
541 N.W. Hwy. 101, P.O. Box 98
Depoe Bay, Oregon 97341
Tel. 765-2356

10th & Lincoln Branch,
275 W. 10th Avenue, P.O. Box 10128
Eugene, Oregon 97440
Tel. 484-5760

29th & Willamette Branch,
2840 Willamette, P.O. Box 5632
Eugene, Oregon 97405
Tel. 485-2580

Forest Grove Branch,
1928 Pacific Avenue, P.O. Box 811
Forest Grove, Oregon 97116
Tel. 357-6101

Beacon Hill Branch,
1000 N.E. "E" St., P.O. Box 1171
Grants Pass, Oregon 97526
Tel. 474-3322

Grants Pass Main Branch,
735 S.E. Sixth St., P.O. Box 1171
Grants Pass, Oregon 97526
Tel. 474-3300

Redwood Branch,
1055 Redwood Avenue, P.O. Box 1171
Grants Pass, Oregon 97526
Tel. 474-3338

Gresham Branch,
1500 N.E. Division St., P.O. Box 606
Gresham, Oregon 97030
Tel. 665-5189

Powell Branch,
200 E. Powell, P.O. Box 529
Gresham, Oregon 97030
Tel. 667-6555

Stark Branch,
24150 S.E. Stark, P.O. Box 1127
Gresham, Oregon 97030
Tel. 661-5200

Hillsboro Branch,
180 E. Main St., P.O. Box 1539
Hillsboro, Oregon 97123
Tel. 648-2153

Hillsboro Mall Branch,
980 S.E. Oak, P.O. Box 23
Hillsboro, Oregon 97123
Tel. 640-1744

King City Branch,
15555 S.W. 116th Avenue, P.O. Box 23816
King City, Oregon 97223
Tel. 639-6186

Lake Grove Branch,
16209 S.W. Bryant Road, P.O. Box 1529
Lake Oswego, Oregon 97034
Tel. 635-1425

Lake Oswego Branch,
400 4th Street, P.O. Box 130
Lake Oswego, Oregon 97034
Tel. 635-1561

Lincoln City Branch,
4659 S.W. Highway 101, P.O. Box 2046
Lincoln City, Oregon 97367
Tel. 996-2191

Oceanlake Branch
1931 N.W. Highway 101, P.O. Box 389
Lincoln City, Oregon 97367
Tel. 994-2161

McMinnville Branch,
1650 N. Highway 99W, P.O. Box 747
McMinnville, Oregon 97128
Tel. 472-9303

Downtown Branch,
222 W. Main Street, P.O. Box 1056
Medford, Oregon 97501
Tel. 772-3384

East Medford Branch,
701 E. Jackson Street, P.O. Box 1114
Medford, Oregon 97501
Tel. 779-1385

Rogue Valley Branch,
1025 Court Street, P.O. Box 1460
Medford, Oregon 97501
Tel. 779-1770

Milton-Freewater Branch,
215 N. Columbia Street, P.O. Box 27
Milton-Freewater, Oregon 97862
Tel. 938-3321

Milwaukie Branch,
10501 S.W. Main, P.O. Box 22167
Milwaukie, Oregon 97222
Tel. 654-3147

Rose Villa Branch,
13505 S.E. River Road
Milwaukie, Oregon 97222
Tel. 652-3000

Oregon City Branch,
1841 Molalla Avenue, P.O. Box 311
Oregon City, Oregon 97045
Tel. 656-1681

Pendleton Branch,
157 S. Main Street, P.O. Box 40
Pendleton, Oregon 97801
Tel. 276-2231

Cedar Mill Branch,
12600 N.W. Cornell Road, P.O. Box 25182
Portland, Oregon 97225
Tel. 641-4288

80th & Powell,
7901 S.W. Powell Blvd., P.O. Box 06299
Portland, Oregon 97206
Tel. 222-7850

Lloyd Center Branch,
500 N.E. Multnomah Street, P.O. Box 12087
Portland, Oregon 97212
Tel. 222-7688

Ninth & Washington Branch,
820 S.W. Washington, P.O. Box 4447
Portland, Oregon 97208
Tel. 222-7848

N.W. 21st & Davis Branch,
221 N.W. 21st Avenue, P.O. Box 4184
Portland, Oregon 97208
Tel. 222-7824

122nd & Stark Branch,
510 S.E. 122nd Avenue, P.O. Box 16477
Portland, Oregon 97216
Tel. 257-3411

Parkrose Branch,
10120 N.E. Sandy Boulevard, P.O. Box 20068
Portland, Oregon 97220
Tel. 257-3404

Providence Branch,
510 N.E. 49th Avenue
Portland, Oregon 97213
Tel. 243-3976

St. Johns Branch,
7410 North Chicago St., P.O. Box 03188
Portland, Oregon 97203
Tel. 222-7828

20th & Sandy Branch,
2021 N.E. Sandy Boulevard, P.O. Box 13307
Portland, Oregon 97213
Tel. 222-7868

World Trade Center,
121 S.W. Salmon, P.O. Box 1237
Portland, Oregon 97207
Tel. 222-7773

Rainier Branch,
203 'A' Street E., P.O. Box R
Rainier, Oregon 97048
Tel. 556-1971

Reedsport Branch,
178 N. 6th Street, P.O. Box 327
Reedsport, Oregon 97467
Tel. 271-2125

Center Street Branch,
737 Center Street N.E., P.O. Box 2342
Salem, Oregon 97308
Tel. 581-4811

Salem Main Branch,
700 Pringle Parkway, P.O. Box 2218
Salem, Oregon 97308
Tel. 399-7415

25th & Mission Street Branch,
2505 Mission St. S.E., P.O. Box 12309
Salem, Oregon 97309
Tel. 585-0471

The Dallas Branch,
115 E. Fourth Street, P.O. Box 461
The Dalles, Oregon 97058
Tel. 298-5585

Lincoln Center Branch,
10250 S.W. Greenburg Rd., P.O. Box 230577
Tigard, Oregon 97223
Tel. 293-7176

Tigard Branch,
11999 S.W. Pacific Highway, P.O. Box 23667
Tigard, Oregon 97223
Tel. 620-2151

West Linn Branch,
19181 Pacific Highway, P.O. Box 327
West Linn, Oregon 97068
Tel. 635-9248

Willamina Branch,
322 N.E. Main Street, P.O. Box 658
Willamina, Oregon 97396
Tel. 876-2482

Wilsonville Branch,
29930 S.W. Parkway Avenue, P.O. Box 279
Wilsonville, Oregon 97070
Tel. 682-2611

Directors
John Getzelman,
Chairman
Maurice K. DeWolff
David G. Hayhurst
Adolf Hertrich
Joseph H. Johnson
John D. Mangels
Betty Roberts, Esq.
Steven D. Wasson

THE PRINEVILLE BANK, PRINEVILLE

Chartered November 12, 1980; Charter No. 393

Head Office,
422 North Beaver
Prineville, Oregon 97754
Tel. 447-4105 **Fax** Tel. 447-1684

R. W. St. Yves	President/Chief Exec. Officer
Joe R. Carpenter	Vice Pres./Sr. Loan Officer
Morris D. Carlson	Vice Pres./Cashier
Todd M. Vallie	Asst. Vice President

La Pine Branch,
51366 S. Highway 97, P.O. Box 788
La Pine, Oregon 97739
Tel. 536-1746

Directors
C. R. (Bob) Matheny,
Chairman
John F. Collins
James F. Dutchuk
James E. Garrett
Elvin Johnson
R. W. St. Yves
Joseph Stahancyk
Walter Winitzky

PACIFIC SECURITY BANK, REEDSPORT

Chartered May 6, 1963; Charter No. 337

Head Office,
1975 Winchester Avenue
Reedsport, Oregon 97467
Tel. 271-2176

Louis Lorenz	President
Terry A. King	Vice President
Christy L. Schafer	Vice Pres./Cashier

Directors
Leo J. Cary,
Chairman
Chester Crockett
Donald L. Gibbons
Louis Lorenz
Frank M. Mackenzie
William Markham
Thomas Tymchuk
Gary Waggoner
Dudley C. Walton

*VALLEY OF THE ROGUE BANK, ROGUE RIVER

Chartered May 27, 1968; Charter No. 341

Head Office,
110 Pine St., P.O. Box 1046
Rogue River, Oregon 97537
Tel. 582-3216 **Fax** Tel. 582-1314

R. P. Haberman	President
Thomas D. Anderson	Sr. Vice Pres./Cashier

Ashland Branch,
250 Pioneer St., P.O. Box 36
Ashland, Oregon 97520
Tel. 482-9611

Fruitdale Branch,
P.O. Box 1970
Grants Pass, Oregon 97526
Tel. 476-1177

Medford Branch,
220 E. 10th Street, P.O. Box 4400
Medford, Oregon 97501
Tel. 773-6661

Phoenix Branch,
40000 S. Pacific Hwy., P.O. Box 420
Phoenix, Oregon 97535
Tel. 535-3333

Talent Branch,
201 N. Pacific Hwy., P.O. Box 526
Talent, Oregon 97540
Tel. 535-3394

Directors
Lyndel W. Neubry, Chairman
James Coleman
John O. Dunkin
R. P. Haberman
Laurence S. Horton
R. Gene Morris
Ford Patterson
Carleton E. Sandeen

SOUTH UMPQUA STATE BANK, ROSEBURG

Chartered October 19, 1953; Charter No. 321

Main Office,
445 S.E. Main St., P.O. Box 1726
Roseburg, Oregon 97470
Tel. 440-3900 Fax Tel. 440-3941

Ronald K. Culbertson	President
Wally Farmer	Sr. Vice President
Monte L. King	Vice Pres./Cashier

Canyonville Branch,
215 S. Main Street
Canyonville, Oregon 97417
Tel. 839-4271

Glendale Branch,
121 W. Pacific
Glendale, Oregon 97442
Tel. 832-2117

Myrtle Creek Branch,
111 Pleasant
Myrtle Creek, Oregon 97457
Tel. 863-3186

Garden Valley Branch,
Garden Valley Shopping Center
Roseburg, Oregon 97470
Tel. 440-3955

Valley Mall Facility,
1484 Garden Valley Blvd.
Roseburg, Oregon 97470
Tel. 440-3957

Sutherlin Branch,
101 W. Central
Sutherlin, Oregon 97479
Tel. 440-3951

Directors
Milton Herbert, Chairman
Ronald K. Culbertson
Allyn C. Ford
LeRoy Hanna
Robert G. Hansen
Neil D. Hummel
Richard L. Petterson
C. J. Porter

*THE COMMERCIAL BANK, SALEM

Chartered December 30, 1954; Charter No. 322

Head Office,
301 Church Street N.E., P.O. Box 428
Salem, Oregon 97308
Tel. 399-2900 Fax Tel. 399-3964

J. H. Pauls	President
A. L. Faiman	Sr. Vice President
Carolyn Cobb	Sr. Vice President
Edgar B. Martin	Sr. Vice President
Marvin C. Abeene	Sr. Vice Pres./Trust Officer

Keizer Branch,
4620 River Road N.
Keizer, Oregon 97303
Tel. 399-2966

Molalla Branch,
401 E. Main Street
Molalla, Oregon 97038
Tel. 829-2237

Monmouth Branch,
200 E. Main Street
Monmouth, Oregon 97361
Tel. 838-0601

Newberg Branch,
112 N. College Street
Newberg, Oregon 97123
Tel. 538-3184

East Motor Branch,
510 Lancaster Drive
Salem, Oregon 97309
Tel. 399-2944

Silverlan Plaza Branch,
3966 Silverton Road N.E.
Salem, Oregon 97303
Tel. 399-3953

South Salem Branch,
3305 Commercial St. S.E.
Salem, Oregon 97302
Tel. 399-2977

West Motor Branch,
699 Wallace Road N.W.
Salem, Oregon 97304
Tel. 399-2957

Silverton Branch,
315 E. Main Street
Silverton, Oregon 97381
Tel. 873-5376

Directors
Warren W. Cooley, Chairman
Iral D. Barrett
J. Warren Carkin
Robert E. Corey
Lawrence L. Enninga
Thomas G. Golden
Lester D. Green
William B. Loch
Robert D. Morrison
E. George Ottum
J. H. Pauls
Ralph W. Raines
Forrest A. Weil

UNITED SAVINGS BANK, SALEM

Chartered October 16, 1978; Charter No. 2

Head Office,
333 High Street N.E., P.O. Box 868
Salem, Oregon 97308
Tel. 399-5300 Fax Tel. 399-6002

M. J. Burford	President
Michael L. Allen	Sr. Vice Pres./Cashier
Ernest L. Dunn	Sr. Vice President
Carol J. Etzel	Sr. Vice President
Marty E. Townsend	Sr. Vice President

Bend Branch,
1543 N.E. Third Street, P.O. Box 951
Bend, Oregon 97709
Tel. 389-2211

Hillsboro Branch,
626 S.E. Baseline, P.O. Box 219
Hillsboro, Oregon 97123
Tel. 640-2673

Redmond Branch,
617 S. 6th, P.O. Box 760
Redmond, Oregon 97756
Tel. 548-4594

Keizer Branch,
4952 River Road N.
Salem, Oregon 97303
Tel. 399-5317

Lancaster Mall Branch,
831 Lancaster Dr. N.E.
Salem, Oregon 97301
Tel. 399-5394

Market & Lancaster Branch,
1565 Lancaster Drive N.E.
Salem, Oregon 97301
Tel. 399-6005

South Salem Branch,
P.O. Box 3461
Salem, Oregon 97302
Tel. 399-5319

Woodburn Branch,
2600 Newberg Highway, P.O. Box 278
Woodburn, Oregon 97071
Tel. 982-9921

Directors
Bruce E. Douglas,
Chairman
LeVern C. Bell
M. J. Burford
Hillary J. Etzel
Donne F. Fisher
Robert L. Sautelle
John J. Tennant, Jr.
Charles E. Weeber

*CLACKAMAS COUNTY BANK, SANDY

Chartered January 27, 1911; Charter No. 71

Head Office,
P.O. Box 38
Sandy, Oregon 97055
Tel. 668-5501 Fax Tel. 668-4340

Randall M. Proctor	President
H. Rex Brittle	Sr. Vice President
Ed Storey	Sr. Vice Pres./Cashier

Boring Office,
28500 S.E. Hwy. 212, P.O. Box 159
Boring, Oregon 97009
Tel. 663-3000

Hoodland Office,
67403 E. Hwy. #26, P.O. Box 185
Welches, Oregon 97067
Tel. 622-3131

Directors
Fred L. Proctor,
Chairman
Keith Bowman
Rawley Burns
Arnold Moore
George Morgan
James Morgan
Randall M. Proctor

*CENTENNIAL BANK, SPRINGFIELD

Chartered July 13, 1977; Charter No. 360

Administrative Office,
1377 Mohawk Blvd., P.O. Box W
Springfield, Oregon 97477
Tel. 741-1737 Fax Tel. 726-2767

Richard C. Williams	President
Ron R. Peery	Exec. Vice President
Gary L. Stevens	Exec. Vice President
Eric H. Hardin	Sr. Vice President
Michael J. Nysingh	Cashier

Head Office,
1377 Mohawk Blvd., P.O. Box W
Springfield, Oregon 97477
Tel. 726-8111

Valley River Branch,
1141 Valley River Drive
Eugene, Oregon 97401
Tel. 342-3968

West 11th Branch,
3738 W. 11th Avenue, P.O. Box 2549
Eugene, Oregon 97402
Tel. 342-3967

Directors
Robert L. Newburn,
Chairman
Robert S. Cochran
Bill J. Combs
Cordy Jensen
J. Douglas McKay
Brian B. Obie
Herb Person
Harry Rubenstein
Robert W. Straub
Jean Tate
Richard C. Williams

COLUMBIA RIVER BANKING COMPANY, THE DALLES

Chartered May 19, 1977; Charter No. 358

Head Office,
316 E. Third, P.O. Box 1030
The Dalles, Oregon 97058
Tel. 298-5194

Terry L. Cochran	Pres./Chief Exec. Officer
Richard J. Croghan	Vice President
Gary W. Hertel	Vice President
James C. McCall	Vice Pres./Loan Administrator

Maupin Branch,
5th & Deschutes
Maupin, Oregon 97037
Tel. 395-2228

Westside Branch,
1100 W. Sixth Street
The Dalles, Oregon 97058
Tel. 296-1156

Directors
Robert L. R. Bailey,
Chairman
William A. Booth
Terry L. Cochran
Richard J. Croghan
Dale D. Elliott
William L. Hulse
Stephen D. Martin
W. L. Miller
Fred Thomsen

***WOODBURN STATE BANK, WOODBURN**
Chartered July 10, 1979; Charter No. 379
Head Office,
110 S. Pacific Highway, P.O. Box 37
Woodburn, Oregon 97071
Tel. 982-2265 Fax Tel. 981-0940

Lanny M. Cutsforth	Pres./Chief Exec. Officer
Lyle F. Sauvageau	Exec. Vice President
Edward J. Everts	Sr. Vice President
Colleen M. Campbell	AVP/Cashier

Directors
John Weisz, Jr., Chairman
Ersel Christopherson
Lanny Cutsforth
John F. Hamstreet
Lyle F. Sauvageau
John R. Taylor

INCREASES IN CAPITAL STOCK

Name of Bank and Location	From	To
American Pacific Bank Aumsville	$ 400,000	$1,156,000
Bank of Wallowa County Joseph	427,000	433,000
Benton County Bank Corvallis	450,000	900,000
Columbia River Banking Company The Dalles	414,000	421,000
Inland Empire Bank Hermiston	577,000	663,000
Pacific Continental Bank Eugene	658,000	746,000
South Valley State Bank Klamath Falls	1,572,000	1,576,000
Valley Community Bank McMinnville	701,000	906,000
Western Bank Coos Bay	4,426,000	4,867,000
Yaquina Bay Bank Newport	826,000	908,000

APPLICATIONS FOR AUTHORITY TO ORGANIZE INTERIM BANKS

Location	Name	Date of Filing	Applicants	Action
Portland	FI-JSB Acquisition Bank	Mar. 25, 1988	Stephen J. Smith	Approved Mar. 25, 1988
Coos Bay	Western Interim Bank	Oct. 5, 1988	Michael L. Sickels	Oct. 5, 1988

INTERIM BANKS CHARTERED

Name of Bank & Location	Articles Approved	Charter Issued	Charter No.	Disposition
FI-JSB Acquisition Bank 1300 S.W. Fifth Avenue Portland, OR	Mar. 25, 1988	Mar. 25, 1988	428	To merge with and into Jefferson State Bank with Jefferson State Bank becoming the resulting entity.
Western Interim Bank 290 S. 4th St. Coos Bay, OR	Oct. 5, 1988	Nov. 9, 1988	429	To merge with and into Western Bank, with Western Bank becoming the resulting entity.

PLAN OF MERGER
(PURPOSE OF BECOMING SUBSIDIARY OF BANK HOLDING COMPANY)

"Interim" & Bank	Bank Holding Company	Filed	Fate
Family Interim Bank Family Bank of Commerce	Family Bancorp 100 NE Midland Ave. Grants Pass, OR	Aug. 4, 1987	Effective Jan. 1, 1988
Western Interim Bank Western Bank	Western Bancshares Inc. 290 S. 4th St. Coos Bay, OR	Oct. 5, 1988	Effective Nov. 8, 1988

APPLICATIONS FOR AUTHORITY TO ORGANIZE STATE BANKS

Name & Location	Date Filed	Applicants	Fate
Linn-Benton Bank 4th & Ellsworth SW Albany, OR 97321	Sep. 21, 1988	Loy W. Marshall	

REGISTERED BANK STOCK DEALERS

Name	For
Roger J. Shields	Cascade Stock Co. Inc. Subsidiary of Bank of the Cascades, Bend
Ernest B. Loomis	Inland Securities Corp. Subsidiary of Inland Empire Bank, Hermiston

APPLICATIONS FOR AUTHORITY TO ESTABLISH BRANCHES

Applicant	Branch	City	Date Filed	Fate
United Savings Bank Salem	Lancaster & Market Branch	Salem	Jan. 28, 1988	Approved Feb. 3, 1988
The Bank of Newport Newport	Lincoln City Office	Lincoln City	Mar. 15, 1988	Approved Apr. 13, 1988
Bank of Astoria Astoria	Cannon Beach Branch	Cannon Beach	Apr. 15, 1988	Approved Jun. 1, 1988
Citizens Bank Corvallis	Albany Office	Albany	May 31, 1988	Approved Jul. 22, 1988
The Oregon Bank Portland	Powell Street Station Branch	Portland	Jun. 16, 1988	Approved Jul. 15, 1988
Colonial Banking Company Grants Pass	Merlin Branch	Grants Pass	Jun. 21, 1988	Approved Jun. 21, 1988
Bank of the Cascades Bend	Downtown Branch	Bend	Jul. 28, 1988	Approved Aug. 18, 1988
Columbia River Banking Company The Dalles	Maupin Branch	Maupin	Jul. 28, 1988	Approved Aug. 22, 1988

APPLICATIONS FOR AUTHORITY TO ESTABLISH BRANCHES — Continued

Applicant	*Branch*	*City*	*Date Filed*	*Fate*
Key Bank of Oregon Portland	Capitol Manor Office	Salem	Sep. 1, 1988	Withdrawn Oct. 4, 1988
Security Pacific Bank Oregon (formerly The Oregon Bank) Portland	Barnes/Miller Village Branch	Portland	Oct. 31, 1988	Approved Nov. 28, 1988
Clackamas County Bank Sandy	Gresham Office	Gresham	Oct. 31, 1988	Approved Nov. 28, 1988
Valley of the Rogue Bank Rogue River	Poplar Drive Branch	Medford	Nov. 30, 1988	Approved Dec. 16, 1988

BRANCHES AUTHORIZED

Name & Location of Branch	*Parent Bank*	*Cert. No*	*Authorized*	*Open*
Beaverton Branch 12320 1st Beaverton	The Oregon Bank	444*	Jan. 29, 1988	Jan. 29, 1988
Forest Grove Branch 1928 Pacific Avenue Forest Grove	The Oregon Bank	445*	Jan. 29, 1988	Jan. 29, 1988
Hillsboro Branch 180 East Main Street Hillsboro	The Oregon Bank	446*	Jan. 29, 1988	Jan. 29, 1988
Boones Ferry Road Branch 16325 SW Boones Ferry Road Lake Oswego	The Oregon Bank	447*	Jan. 29, 1988	Jan. 29, 1988
Lombard Branch 3332 N. Lombard Portland	The Oregon Bank	448*	Jan. 29, 1988	Jan. 29, 1988
Moreland/Sellwood Branch 7110 SE Milwaukie Portland	The Oregon Bank	449*	Jan. 29, 1988	Jan. 29, 1988
Powell Branch 200 East Powell Gresham	The Oregon Bank	450*	Jan. 29, 1988	Jan. 29, 1988
Cedar Mill Mall Branch 13530 NW Cornell Road Portland	The Oregon Bank	451*	Jan. 29, 1988	Jan. 29, 1988
Glisan Branch 7300 NE Glisan Portland	The Oregon Bank	452*	Jan. 29, 1988	Jan. 29, 1988

---

* Branches established as a result of merger.

BRANCHES AUTHORIZED — Continued

Name & Location of Branch	Parent Bank	Cert. No.	Authorized	Open
King City Branch 15555 SW 116th Avenue King City	The Oregon Bank	453*	Jan. 29, 1988	Jan. 29, 1988
Lincoln Center Branch 10250 SW Greenburg Road Portland	The Oregon Bank	454*	Jan. 29, 1988	Jan. 29, 1988
Mall 205 Branch 9955 SE Washington St. Portland	The Oregon Bank	455*	Jan. 29, 1988	Jan. 29, 1988
Portland Branch 518 SW Sixth Avenue Portland	The Oregon Bank	456*	Jan. 29, 1988	Jan. 29, 1988
Stark Branch 24150 SE Stark Gresham	The Oregon Bank	457*	Jan. 29, 1988	Jan. 29, 1988
Garden Valley Shopping Center Branch # 57 Garden Valley Shopping Center Roseburg	South Umpqua State	443	Jan. 28, 1988	Feb. 15, 1988
Lancaster & Market Branch 1565 Lancaster Dr. NE Salem	United Savings Bank	459	Feb. 16, 1988	Feb. 16, 1988
Oakridge Office 48267 1st Street Oakridge	Siuslaw Valley Bank	458	Mar. 1, 1988	Mar. 1, 1988
Hillsboro Branch 626 SE Baseline Hillsboro	United Savings Bank	460	Apr. 12, 1988	Apr. 15, 1988
Merlin Branch 3600 Merlin-Galice Rd. Merlin	Colonial Banking Company	461	Jun. 21, 1988	Jul. 1, 1988
Grants Pass Branch 201 S.E. Sixth St. Grants Pass	Colonial Banking Company	462	Jul. 1, 1988	Jul. 1, 1988
Lincoln City Office Lighthouse Square Shopping Center Intersection Hwy. 101 & Logan Rd. Lincoln City	The Bank of Newport	463	Apr. 13, 1988	Jul. 11, 1988
Cannon Beach Branch 123 S. Hemlock Cannon Beach	Bank of Astoria	464	Jun. 1, 1988	Sep. 2, 1988
Maupin Branch 5th & Deschutes Maupin	Columbia River Banking Company	465	Sep. 22, 1988	Sep. 26, 1988

BRANCHES AUTHORIZED — Continued

Name & Location of Branch	Parent Bank	Cert No	Authorized	Open
80th and Powell Branch 7901 SE Powell Blvd., Suite K Portland	The Oregon Bank	466	Sep. 30, 1988	Sep. 30, 1988
Albany Office 2315 SE 14th Ave. Albany	Citizens Bank	467	Nov. 28, 1988	Dec. 5, 1988

BRANCHES WITH OPENINGS EXTENDED

Branch	Parent Bank	City	Date Filed	Action
Grants Pass Branch	Colonial Banking Company	Grants Pass	Apr. 2, 1987	Approved Jun. 1, 1987 Opening Extended Jul. 2, 1988

BRANCH APPLICATIONS WITHDRAWN

Name and Location of Branch	Bank	Date Withdrawn
Kruse Way Office Lake Grove, Clackamas County	Key Bank of Oregon	Mar. 20, 1988
Capital Manor Office Salem, Marion County	Key Bank of Oregon	Oct. 4, 1988
West Medford Branch Medford, Jackson County	Jefferson State Bank	Apr. 30, 1988

BRANCHES CLOSED

Name and Location of Branch	Parent Bank	Cert. No.	Date Closed
Albany Office 225 SW Washington Albany	Key Bank of Oregon	432	Jan. 31, 1988
Lebanon Office 75 East Grant Lebanon	Key Bank of Oregon	433	Jan. 31, 1988
Lancaster & Market Office 1565 Lancaster Drive NE Salem	Key Bank of Oregon	392	Jan. 31, 1988

BRANCHES CLOSED — Continued

Name and Location of Branch	Parent Bank	Cert. No.	Date Closed
2nd and Yamhill Branch 204 S.W. Yamhill Street Portland	American State Bank	274	Feb. 17, 1988
Boones Ferry Road Branch 16325 SW Boones Ferry Road Lake Oswego	The Oregon Bank	447	Mar. 4, 1988
Lombard Branch 3332 N. Lombard Portland	The Oregon Bank	448	Mar. 4, 1988
Cedar Mill Mall Branch 13530 NW Cornell Road Portland	The Oregon Bank	451	Mar. 4, 1988
Glisan Branch 7300 NE Glisan Portland	The Oregon Bank	452	Mar. 4, 1988
Mall 205 Branch 9955 SE Washington St. Portland	The Oregon Bank	455	Mar. 4, 1988
Portland Branch 518 SW Sixth Avenue Portland	The Oregon Bank	456	Mar. 4, 1988
Troutdale Branch 141 S.E. Dora Troutdale	The Oregon Bank	176	Apr. 4, 1988
Grants Pass Branch 201 S.E. Sixth Grants Pass	Colonial Banking Company	462	Jul. 1, 1988
Moreland/Sellwood Branch 7110 SE Milwaukie Portland	Security Pacific Bank Oregon (formerly The Oregon Bank)	449	Dec. 30, 1988

CHANGE OF NAME — CHANGE OF LOCATION
CHANGE OF STATUS

*From**	*To*	*Effective Date*
Hillsboro Branch of The Oregon Bank 980 SE Oak Hillsboro, OR 97123	Hillsboro Mall Branch of The Oregon Bank	Jan. 29, 1988
South Umpqua State Bank Garden Valley Shopping Center P.O. Box 1726 Roseburg, OR 97470	South Umpqua State Bank 445 S.E. Main Street P.O. Box 1726 Roseburg, OR 97470	Feb. 15, 1988
Santiam Valley Bank 112 Main St. P.O. Box 350 Aumsville, OR 97325	American Pacific Bank 112 Main St. P.O. Box 350 Aumsville, OR 97325	Apr. 6, 1988
Tualatin Valley Bank P.O. Box 219 Hillsboro, OR 97123	Hillsboro Branch of United Savings Bank	Apr. 15, 1988
King City Office of Key Bank of Oregon 15795 SW 116th P.O. Box 230095 King City, OR 97224	Tigard Towne Square Office of Key Bank of Oregon	Aug. 8, 1988
Downtown Medford Branch of Western Bank 101 E. 8th St., P.O. Box 4370 Medford, OR 97501	Downtown Medford Branch of Western Bank 300 E. Main St., P.O. Box 4370 Medford, OR 97501	Oct. 21, 1988
The Oregon Bank 1001 SW Fifth Ave. P.O. Box 3066 Portland, OR 97208	Security Pacific Bank Oregon	Nov. 14, 1988
Beaverton Mall Branch of The Oregon Bank 3215 S.W. Cedar Hills Blvd. P.O. Box 708 Beaverton, Oregon 97075	Beaverton Mall Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Murray & Allen Branch of The Oregon Bank 14400 S.W. Allen Blvd. P.O. Box 249 Beaverton, Oregon 97005	Murray & Allen Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Valley Plaza Branch of The Oregon Bank 9450 S.W. Beaverton-Hillsdale Hwy. P.O. Box CC Beaverton, Oregon 97075	Valley Plaza Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Bend Branch of The Oregon Bank 1210 N.E. 3rd Street P.O. Box 5097 Bend, Oregon 97708	Bend Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Corvallis Branch of The Oregon Bank 324 S.W. Third, P.O. Box 1777 Corvallis, Oregon 97339	Corvallis Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Dallas Branch of The Oregon Bank 791 Main Street, P.O. Box 65 Dallas, Oregon 97338	Dallas Branch of Security Pacific Bank Oregon	Nov. 14, 1988

CHANGE OF NAME — CHANGE OF LOCATION
CHANGE OF STATUS — Continued

From	*To*	*Effective Date*
Depoe Bay Branch of The Oregon Bank 541 N.W. Hwy. 101, P.O. Box 98 Depoe Bay, Oregon 97341	Depoe Bay Branch of Security Pacific Bank Oregon	Nov. 14, 1988
10th & Lincoln Branch of The Oregon Bank 275 W. 10th Ave., P.O. Box 10128 Eugene, Oregon 97440	10th & Lincoln Branch of Security Pacific Bank Oregon	Nov. 14, 1988
29th & Willamette Branch of The Oregon Bank 2840 Willamette, P.O. Box 5632 Eugene, Oregon 97405	29th & Willamette Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Beacon Hill Branch of The Oregon Bank 1000 N.E. "E" St., P.O. Box 1171 Grants Pass, Oregon 97526	Beacon Hill Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Grants Pass Main Branch of The Oregon Bank 735 S.E. Sixth St., P.O. Box 1171 Grants Pass, Oregon 97526	Grants Pass Main Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Redwood Branch of The Oregon Bank 1055 Redwood Avenue, P.O. Box 1171 Grants Pass, Oregon 97526	Redwood Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Gresham Branch of The Oregon Bank 1500 N.E. Division St. P.O. Box 606 Gresham, Oregon 97030	Gresham Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Hillsboro Branch of The Oregon Bank 980 S.E. Oak, P.O. Box 23 Hillsboro, Oregon 97123	Hillsboro Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Lake Oswego Branch of The Oregon Bank 400 4th Street, P.O. Box 130 Lake Oswego, Oregon 97034	Lake Oswego Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Lake Grove Branch of The Oregon Bank 16209 S.W. Bryant Road, P.O. Box 1529 Lake Oswego, Oregon 97034	Lake Grove Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Lincoln City Branch of The Oregon Bank 4659 S.W. Highway 101, P.O. Box 2046 Lincoln City, Oregon 97367	Lincoln City Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Oceanlake Branch of The Oregon Bank 1931 N.W. Highway 101 P.O. Box 389 Lincoln City, Oregon 97367	Oceanlake Branch of Security Pacific Bank Oregon	Nov. 14, 1988
McMinnville Branch of The Oregon Bank 1650 N. Highway 99W, P.O. Box 747 McMinnville, Oregon 97128	McMinnville Branch of Security Pacific Bank Oregon	Nov. 14, 1988

CHANGE OF NAME — CHANGE OF LOCATION
CHANGE OF STATUS — Continued

From	*To*	*Effective Date*
Downtown Branch of The Oregon Bank 222 W. Main Street, P.O. Box 1056 Medford, Oregon 97501	Downtown Branch of Security Pacific Bank Oregon	Nov. 14, 1988
East Medford Branch of The Oregon Bank 701 E. Jackson Street, P.O. Box 1114 Medford, Oregon 97501	East Medford Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Rogue Valley Branch of The Oregon Bank 1025 Court Street, P.O. Box 1460 Medford, Oregon 97501	Rogue Valley Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Milton-Freewater Branch of The Oregon Bank 215 N. Columbia St., P.O. Box 27 Milton-Freewater, Oregon 97862	Milton-Freewater Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Milwaukie Branch of The Oregon Bank 10501 S.E. Main, P.O. Box 22167 Milwaukie, Oregon 97222	Milwaukie Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Rose Villa Branch of The Oregon Bank 13505 S.E. River Road Milwaukie, Oregon 97222	Rose Villa Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Oregon City Branch of The Oregon Bank 1841 Molalla Ave., P.O. Box 311 Oregon City, Oregon 97045	Oregon City Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Pendleton Branch of The Oregon Bank 157 S. Main Street, P.O. Box 40 Pendleton, Oregon 97801	Pendleton Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Cedar Mill Branch of The Oregon Bank 12600 N.W. Cornell Road P.O. Box 25182 Portland, Oregon 97225	Cedar Mill Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Lloyd Center Branch of The Oregon Bank 500 N.E. Multnomah St. Portland, Oregon 27212	Lloyd Center Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Ninth & Washington Branch of The Oregon Bank 820 S.W. Washington P.O. Box 4447 Portland, Oregon 97208	Ninth & Washington Branch of Security Pacific Bank Oregon	Nov. 14, 1988
N.W. 21st & Davis Branch The Oregon Bank 221 N.W. 21st Ave., P.O. Box 4184 Portland, OR 97208	N.W. 21st & Davis Branch of Security Pacific Bank Oregon	Nov. 14, 1988
122nd & Stark Branch of The Oregon Bank 510 S.E. 122nd Ave. P.O. Box 16477 Portland, Oregon 97216	122nd & Stark Branch of Security Pacific Bank Oregon	Nov. 14, 1988

CHANGE OF NAME — CHANGE OF LOCATION
CHANGE OF STATUS — Continued

From	To	Effective Date
Parkrose Branch of The Oregon Bank 10120 N.E. Sandy Boulevard P.O. Box 20068 Portland, Oregon 97220	Parkrose Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Providence Branch of The Oregon Bank 510 N.E. 49th Avenue Portland, Oregon 97213	Providence Branch of Security Pacific Bank Oregon	Nov. 14, 1988
St. Johns Branch of The Oregon Bank 7410 North Chicago St. P.O. Box 03188 Portland, Oregon 97203	St. Johns Branch of Security Pacific Bank Oregon	Nov. 14, 1988
20th & Sandy Branch of The Oregon Bank 2021 N.E. Sandy Boulevard P.O. Box 13307 Portland, Oregon 97213	20th & Sandy Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Willamette Center Branch of The Oregon Bank 121 S.W. Salmon, P.O. Box 1237 Portland, Oregon 97207	Willamette Center Branch of Security Pacific Bank Oregon	Nov. 14, 1988
80th & Powell Branch of The Oregon Bank 7901 S.E. Powell Blvd., Ste. K Portland, Oregon 97206	80th and Powell Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Rainier Branch of The Oregon Bank 203 A Street, E., P.O. Box R Rainier, Oregon 97048	Rainier Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Reedsport Branch of The Oregon Bank 178 N. 6th Street, P.O. Box 327 Reedsport, Oregon 97467	Reedsport Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Center Street Branch of The Oregon Bank 737 Center St. N.E., P.O. Box 2342 Salem, Oregon 97308	Center Street Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Salem Main Branch of The Oregon Bank 700 Pringle Parkway, P.O. Box 2218 Salem, Oregon 97308	Salem Main Branch of The Oregon Bank Security Pacific Bank Oregon	Nov. 14, 1988
25th & Mission Street Branch of The Oregon Bank 2505 Mission St. S.E. P.O. Box 12309 Salem, Oregon 97309	25th & Mission Street Branch of Security Pacific Bank Oregon	Nov. 14, 1988
The Dalles Branch of The Oregon Bank 115 E. Fourth St., P.O. Box 461 The Dalles, Oregon 97058	The Dalles Branch of Security Pacific Bank Oregon	Nov. 14, 1988

CHANGE OF NAME — CHANGE OF LOCATION
CHANGE OF STATUS — Continued

From	To	Effective Date
Tigard Branch of The Oregon Bank 11999 S.W. Pacific Highway P.O. Box 23667 Tigard, Oregon 97223	Tigard Branch of Security Pacific Bank Oregon	Nov. 14, 1988
West Linn Branch of The Oregon Bank 19181 Pacific Highway P.O. Box 327 West Linn, Oregon 97068	West Linn Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Willamina Branch of The Oregon Bank 322 N.E. Main St., P.O. Box 658 Willamina, Oregon 97396	Willamina Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Wilsonville Branch of The Oregon Bank 29930 S.W. Parkway Avenue P.O. Box 279 Wilsonville, Oregon 97070	Wilsonville Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Beaverton Branch of The Oregon Bank 12320 1st Beaverton, Oregon 97005	Beaverton Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Forest Grove Branch of The Oregon Bank 1928 Pacific Avenue Forest Grove, Oregon 97116	Forest Grove Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Hillsboro Branch of The Oregon Bank 180 East Main Street Hillsboro, Oregon 97123	Hillsboro Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Moreland/Sellwood Branch of The Oregon Bank 7110 SE Milwaukie Portland, Oregon 97202	Mooreland/Sellwood Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Powell Branch of The Oregon Bank 200 East Powell Gresham, Oregon 97030	Powell Branch of Security Pacific Bank Oregon	Nov. 14, 1988
King City Branch of The Oregon Bank 15555 S.W. 116th Avenue King City, Oregon 97224	King City Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Lincoln Center Branch of The Oregon Bank 10250 SW Greenburg Road Portland, Oregon 97223	Lincoln Center Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Stark Branch of The Oregon Bank 24150 SE Stark Gresham, Oregon 97030	Stark Branch of Security Pacific Bank Oregon	Nov. 14, 1988
Applegate Branch of Tri-County Banking Co. 88345 Territorial Road Veneta, OR 97487	Applegate Branch of Tri-County Banking Co. 88312 Territorial Road Veneta, OR 97487	Dec. 22, 1988

BANKS DISCONTINUING BUSINESS

(Via Merger, Conversion, Closure, or Change of Name)

Name and Location	Disposition	Effective Date
Rainier Bank of Oregon, N.A. Portland	Assumption/purchase by The Oregon Bank. Branches of Rainier Bank Oregon became branches of The Oregon Bank.	Jan. 29, 1988
Tualatin Valley Bank Hillsboro	Assets acquired and liabilities assumed by United Savings Bank, Salem. Became the Hillsboro Branch of United Savings Bank.	Apr. 15, 1988

BANKS HAVING INSURANCE POWERS

Name and Location of Bank	Division Approved Date
The Commercial Bank 301 Church Street NE P.O. Box 428 Salem, OR 97308	Jan. 7, 1988
Security Bank P.O. Box 1350 Coos Bay, OR 97420	Jan. 8, 1988
Centennial Bank 1377 Mohawk Blvd. Springfield, OR 97477	Jan. 12, 1988
Clackamas County Bank P.O. Box 38 Sandy, OR 97055	Jan. 22, 1988
Bank of Eastern Oregon P.O. Box 38 Arlington, OR 97836	Jan. 22, 1988
Bank of Astoria P.O. Box 28 Astoria, OR 97103	Jan. 22, 1988
Colonial Banking Company P.O. Box 971 Grants Pass, OR 97526	Jan. 27, 1988
Bank of the Cascades P.O. Box 5879 Bend, OR 97708	Jan. 29, 1988
Columbia River Banking Company P.O. Box 1030 The Dalles, OR 97058	Feb. 8, 1988
Home Valley Bank P.O. Box 129 Cave Junction, OR 97523	Feb. 8, 1988
Oregon Pacific Banking Co. P.O. Box 22000 Florence, OR 97439	Feb. 8, 1988
Pacific Continental Bank P.O. Box 3155 Eugene, OR 97403	Feb. 8, 1988
South Umpqua State Bank P.O. Box 1726 Roseburg, OR 97470	Feb. 8, 1988
Tri-County Banking Co. P.O. Box 377 Junction City, OR 97448	Feb. 8, 1988

BANKS HAVING INSURANCE POWERS

Name and Location of Bank	*Decision Approved Date*
Valley of the Rogue Bank P.O. Box 1046 Rogue River, OR 97537	Feb. 11, 1988
Bank of Myrtle Point P.O. Box 50 Myrtle Point, OR 97458	Feb. 17, 1988
Crater Bank P.O. Box 3490 Central Point, OR 97502	Feb. 17, 1988
Key Bank of Oregon 1211 S.W. Fifth Avenue, Suite 300 Portland, OR 97204	Feb. 17, 1988
The Cottage Grove Bank P.O. Box 128 Cottage Grove, OR 97424	Feb. 19, 1988
Inland Empire Bank P.O. Box F Hermiston, OR 97838	Feb. 19, 1988
Western Bank P.O. Box 1720 Coos Bay, OR 97420	Feb. 19, 1988
Bank of Commerce P.O. Box 50 Milton-Freewater, OR 97862	Feb. 19, 1988
Family Bank of Commerce P.O. Box 771 Grants Pass, OR 97526	Feb. 19, 1988
Siuslaw Valley Bank P.O. Box 280 Florence, OR 97439	Feb. 19, 1988
Bank of Wallowa County P.O. Box X Joseph, OR 97846	Feb. 23, 1988
South Valley State Bank P.O. Box 5210 Klamath Falls, OR 97601	Mar. 30, 1988
Jefferson State Bank 1320 McAndrews Road Medford, OR 97501	Mar. 30, 1988
Juniper Banking Company P.O. Box O Madras, OR 97741	Oct. 13, 1988

REGISTERED BANK HOLDING COMPANIES

Holding Company	Location	Subsidiary Banks	Location
Baker Boyer Bancorp	Walla Walla, WA	Bank of Commerce	Milton-Freewater
CCB Financial Corporation	Sandy	Clackamas County Bank	Sandy
CG Bancorp	Cottage Grove	The Cottage Grove Bank	Cottage Grove
Commercial Bancorp	Salem	The Commercial Bank	Salem
Family Bancorp	Grants Pass	Family Bank of Commerce	Grants Pass
First Interstate Bancorp	Los Angeles, CA	First Interstate Bank of Oregon, N.A.	Portland
Key Bancshares of Alaska	Anchorage, AK	Key Bank of Oregon	Portland
Moore Financial Group, Inc.	Boise, ID	Oregon First Bank	Portland
National Security Bank Holding Co.	Newport	National Security Bank	Newport
Security Pacific Oregon Bancorp	Los Angeles, CA	Security Pacific Bank Oregon	Portland
Security Bank Holding Company	Coos Bay	Security Bank	Coos Bay
U.S. Bancorp	Portland	First National Bank of Oregon	Canby
		United States National Bank of Oregon	Portland
		Valley National Bank of Oregon	Forest Grove
United Bancorp	Roseburg	Douglas National Bank	Roseburg
VRB Bancorp	Rogue River	Valley of the Rogue Bank	Rogue River
Valley Community Bancorp	McMinnville	Valley Community Bank	McMinnville
Valley West Bancorp	Springfield	Centennial Bank	Springfield
West Coast Bancorp	Newport	The Bank of Newport	Newport
Woodburn Bancorp	Woodburn	Woodburn State Bank	Woodburn

FEDERAL RESERVE MEMBER BANKS

Name of Bank	Location
American Pacific Bank	Aumsville
Home Valley Bank	Cave Junction
Great Western Bank	Dallas
Oregon Pacific Banking Co.	Florence
Farmers and Merchants Bank	Forest Grove
Valley Community Bank	McMinnville
Jefferson State Bank	Medford
Yaquina Bay Bank	Newport
The Prineville Bank	Prineville

CONSOLIDATED REPORTS

of

Condition of All Banks in Oregon

and Five-year Comparative Growth Analysis

Compiled as of

December 31, 1988

CONSOLIDATED REPORT OF REVENUE, EXPENSES AND DISPOSITION OF PROFITS OF STATE COMMERCIAL BANKS (INCLUDING DOMESTIC SUBSIDIARIES) AND FIVE-YEAR COMPARATIVE ANALYSIS

SOURCES AND DISTRIBUTION OF REVENUE	ALL AMOUNTS EXPRESSED IN THOUSANDS OF DOLLARS 1984	1985	1986	1987	1988	% of Change
INTEREST INCOME:						
Real estate loan income	$ 83,649	$ 92,088	$ 81.760	$101,721	$114,676	12.74
Depository inst. loan income	0	0	0	0	0	0.00
Agriculture and farm loan income	3,423	2,912	4,755	5,629	5,528	−1.79
Installment loan income	33,854	24,105	19,918	21,416	19,214	−10.28
Other individual loan income	25,013	21,135	13,005	27,386	41,579	51.83
Credit cards and related plan income	1,125	15,468	9,910	13,692	14,129	3.19
Commercial and all other loan income	179,212	162,075	120,497	132,826	159,866	20.36
Lease financing receivables income	1,229	822	687	506	755	49.21
Due from depository interest domestic	6,109	7,512	7,769	6,853	4,955	−27.70
Due from depository interest foreign	0	0	0	0	0	0.00
Total securities interest and dividends	83,159	80,416	55,739	59,600	62,088	4.17
Assets in trading accounts interest	174	535	524	547	402	−26.51
Fed funds sold and sec. purch. interest	19,672	15,367	13,498	11,947	10,390	−13.03
Total interest income	$436,619	$422,435	$328,062	$382,123	$433,582	13.47
INTEREST EXPENSE:						
Nontransaction TCD 100,000 or more	$ 34,765	$ 25,238	$ 18,569	$ 16,133	$ 17,359	7.60
Nontransaction all other time dep.	222,146	211,474	155,537	158,461	177,258	11.86
Deposits in foreign offices interest	0	0	0	0	0	0.00
Fed funds purch. and sec. sold expense	12,379	7,554	3,491	5,606	12,918	130.43
U.S. TR. and other borrowings interest	2,850	2,652	1,263	1,755	2,082	18.63
Mortgage and capitalized lease interest	1,682	1,310	689	532	589	10.71
Subordinated notes and deb. interest	3,304	2,959	1,660	647	466	−27.98
Total interest expense	$277,126	$251,187	$181,209	$183,134	$210,672	15.04
Net interest income	$159,493	$171,248	$146,853	$198,989	$222,910	12.02
Provision for loan and lease losses	$ 20,454	$ 20,699	$ 18,247	$ 33,528	$ 11,959	−64.33
Provision for allocated transfer risk	$ 0	$ 0	$ 0	$ 0	$ 0	0.00
NON-INTEREST INCOME:						
Income from fiduciary activities	$ 4,079	$ 4,615	$ 3,948	$ 5,102	$ 2,843	−44.28
Service charges on deposit accounts	24,541	25,543	20,080	25,082	26,167	4.33
Trading gains (losses), fees fgn. exch.	93	140	106	147	124	−15.65
Other foreign transaction gains (losses)	3	19	7	57	90	57.89
Gains (losses), fees trading accounts	483	967	906	630	962	52.70
Other noninterest income	21,414	25,752	22,103	22,947	32,372	41.07
Total noninterest income	$ 50,613	$ 57,036	$ 47,150	$ 53,965	$ 62,558	15.92
NON-INTEREST EXPENSE:						
Salaries and employee benefits	$ 92,474	$ 93,246	$ 76,230	92,559	99,197	7.17
Expense of premises and fixed assets	32,074	33,355	25,599	30,832	31,641	2.62
Other noninterest expense	64,986	73,856	59,486	78,721	82,965	5.39
Total noninterest expense	$189,534	$200,457	$161,315	$202,112	$213,803	5.78
Income (loss) before taxes and extr.	$ 118	$ 7,128	$ 14,441	$ 17,314	$ 59,706	244.84
Applicable income taxes	−867	4,416	9,042	6,233	20,121	222.81
Income (loss) before extr. and adj.	$ 985	$ 2,712	$ 5,399	$ 11,081	$ 39,585	257.23
Extraordinary items and adj. gross	$ 472	$ 4,043	$ 1,416	$ 13,181	$ 1,027	−92.21
Applicable income taxes	135	0	−280	0	0	0.00
Extraordinary items and adj. net	$ 337	$ 4,043	$ 1,696	$ 13,181	$ 1,027	−92.21
Net income (loss)	$ 1,322	$ 6,755	$ 7,095	$ 24,262	$ 40,612	67.39
Cash dividends/net income	248.86	50.45	55.70	33.54	25.69	
Net income/capital	0.52	2.57	2.63	8.65	12.72	
Net income/assets	0.03	0.16	0.16	0.55	0.85	

Banks not included:
United Savings Bank
Canadian Imperial Bank of Commerce
The Bank of Nova Scotia
The Bank of Tokyo, Ltd.
The Hongkong and Shanghai Banking Corporation
The Royal Bank of Canada

CONSOLIDATED REPORTS OF CONDITION

Compiled as of December 31, 1988

ASSETS

City	STATE BANKS	Cash & Due From Banks	Securities	Federal Funds Sold Securities Purchased	Loans & Leases Less Unearned Income	Loss Reserves	Net Loans & Leases	Bank Premises Furniture & Fixtures	Other Real Estate
Arlington	Bank of Eastern Oregon	7,932	9,746	0	15,935	212	15,723	479	32
Astoria	Bank of Astoria	2,786	6,403	5,305	31,840	314	31,526	820	0
Aumsville	American Pacific Bank	477	1,027	1,985	4,819	59	4,760	364	97
Bend	Bank of the Cascades	3,859	9,433	1,900	26,995	280	26,715	949	71
Cave Junction	Home Valley Bank	1,124	3,213	775	6,593	95	6,498	321	0
Central Point	Crater Bank	1,820	2,077	574	8,744	100	8,644	657	661
Coos Bay	Security Bank	8,207	25,608	0	44,773	543	44,230	2,484	346
Coos Bay	Western Bank	24,664	124,385	22,205	184,062	2,668	181,394	9,122	2,116
Corvallis	Benton County Bank	1,188	4,799	5,550	10,795	114	10,681	576	50
Corvallis	Citizens Bank	5,437	16,054	2,926	44,019	351	43,668	1,924	699
Cottage Grove	The Cottage Grove Bank	738	2,481	720	6,807	71	6,736	461	88
Creswell	Community Bank of Creswell	3,932	4,266	1,500	8,703	86	8,617	423	44
Dallas	Bank of Willamette Valley	1,993	6,581	1,200	9,867	97	9,770	328	103
Dallas	Great Western Bank	733	1,391	400	1,412	34	1,378	178	0
Eugene	Pacific Continental Bank	2,223	4,217	1,225	23,304	292	23,012	1,057	0
Springfield	Centennial Bank	7,363	16,891	1,044	62,231	525	61,706	1,386	411
Florence	Siuslaw Valley Bank	4,065	22,005	2,020	33,414	232	33,182	2,823	792
Florence	Oregon Pacific Banking Co.	4,837	5,988	1,775	15,675	194	15,481	894	361
Forest Grove	Farmers and Merchants Bank	3,605	16	200	6,664	100	6,564	384	749
Grants Pass	Family Bank of Commerce	1,599	4,512	925	14,101	191	13,910	772	176
Grants Pass	Colonial Banking Company	2,957	855	1,150	17,126	98	17,028	1,344	534
Hermiston	Inland Empire Bank	6,870	21,921	2,100	66,708	612	66,096	1,925	1,450
Joseph	Bank of Wallowa County	364	1,919	1,282	11,274	174	11,100	636	0
Junction City	Tri-County Banking Co.	1,531	2,680	930	11,031	75	10,956	890	10
Klamath Falls	South Valley State Bank	4,946	14,924	650	41,379	386	40,993	1,166	561
Madras	Juniper Banking Company	1,354	2,359	1,300	10,312	145	10,167	714	72
Medford	Jefferson State Bank	2,823	554	8,600	20,970	189	20,781	750	391
Milton-Freewater	Bank of Commerce	2,929	15,451	0	25,468	195	25,273	573	25
Myrtle Point	Bank of Myrtle Point	1,000	6,032	0	6,503	97	6,406	148	59
McMinnville	Valley Community Bank	1,019	3,014	1,525	7,893	176	7,717	713	54
Newport	The Bank of Newport	4,724	25,731	455	44,979	728	44,251	1,664	109
Newport	Yaquina Bay Bank	4,213	7,322	6,856	17,380	313	17,067	637	493
Portland	The Royal Bank of Canada	217	0	1,900	171,551	0	171,551	131	0
Portland	The Hongkong and Shanghai Banking Corp.	3,098	0	0	102,227	0	102,227	0	0
Portland	Security Pacific Bank Oregon	116,321	40,613	1,170	953,737	17,970	935,767	18,606	12,749
Portland	Key Bank of Oregon	85,393	227,563	0	879,098	13,539	865,559	22,893	5,250
Portland	Oregon First Bank	20,531	51,600	5,682	202,568	2,740	199,828	5,074	206
Portland	The Bank of Tokyo Ltd.	986	186	0	308,256	0	308,256	202	0
Portland	Canadian Imperial Bank of Commerce	8,413	0	0	42,943	0	42,943	362	0
Portland	The Bank of Nova Scotia	12,866	0	0	59,955	0	59,955	0	0
Portland	American State Bank	3,344	2,825	1,500	4,576	29	4,547	207	576
Prineville	The Prineville Bank	1,000	1,644	1,018	9,000	210	8,790	636	353
Reedsport	Pacific Security Bank	1,566	21,008	2,600	13,969	44	13,925	536	32
Rogue River	Valley of the Rogue Bank	12,887	13,927	0	43,854	631	43,223	2,136	124
Roseburg	South Umpqua State Bank	7,420	53,499	0	45,491	701	44,790	1,533	630
Salem	The Commercial Bank	12,991	50,969	1,000	110,915	1,203	109,712	3,157	207
Salem	United Savings Bank	18,293	9,761	11,889	152,392	912	151,480	3,957	2,856
Sandy	Clackamas County Bank	2,208	12,142	4,205	31,551	209	31,342	1,290	112
The Dalles	Columbia River Banking Company	1,970	6,950	180	15,392	194	15,198	539	155
Woodburn	Woodburn State Bank	2,957	1,650	1,650	8,366	88	8,278	39	288
	Total—All State Chartered Banks	435,773	868,092	109,871	3,997,617	48,216	3,949,401	98,843	34,092

OF ALL STATE BANKS IN OREGON

All amounts expressed in thousands of dollars

			LIABILITIES								
Other Assets	Total Assets	% of Change Year to Date	Noninterest-Bearing Deposits	Interest-Bearing Deposits	Federal Funds Purchased	Other Liabilities	Subordinated Notes & Debentures	Capital	Surplus	Undivided Profits	Total Capital
563	34,475	5.55	3,440	26,355	800	310	0	750	1,850	970	3,570
951	47,791	10.09	6,915	36,858	0	300	0	1,447	1,673	598	3,718
89	8,799	−20.48	1,042	6,912	0	69	0	1,156	905	−1,285	776
543	43,470	22.54	12,376	27,886	0	400	0	500	1,700	608	2,808
127	12,058	1.97	2,069	8,570	0	51	0	720	293	355	1,368
85	14,518	−3.98	3,886	9,248	0	108	0	504	575	197	1,276
2,553	83,428	1.62	13,826	61,817	2,302	1,015	0	1,158	2,177	1,133	4,468
5,443	369,329	13.03	69,927	268,674	5,452	4,585	0	4,867	6,389	9,435	20,691
486	23,330	17.85	3,975	17,156	163	161	0	900	600	375	1,875
959	71,667	5.24	12,764	49,042	2,616	830	0	2,108	2,892	1,415	6,415
290	11,514	7.63	1,809	8,638	0	75	0	500	300	192	992
216	18,998	−7.06	3,151	13,888	0	151	0	200	950	658	1,808
317	20,292	7.88	4,387	13,771	0	190	0	150	750	1,044	1,944
359	4,439	4.77	631	2,618	0	29	0	559	558	44	1,161
514	32,248	16.05	9,243	20,033	0	24'	146	746	1,392	447	2,585
930	89,731	13.54	19,905	56,379	5,945	1,370	836	1,010	3,590	696	5,296
1,385	66,272	19.83	8,223	52,210	0	417	600	993	2,407	1,422	4,822
373	29,709	15.91	3,334	23,299	0	359	0	823	844	1,050	2,717
89	11,607	7.05	1,076	9,873	0	55	0	206	329	68	603
207	22,101	8.05	5,069	14,799	0	332	0	600	900	401	1,901
344	24,212	8.08	3,839	18,363	0	508	0	750	750	2	1,502
1,783	102,145	2.19	16,189	77,667	0	1,281	0	663	4,608	1,737	7,008
259	15,560	14.91	1,743	13,165	0	77	0	433	453	−311	575
288	17,285	27.40	2,479	13,245	0	109	0	700	700	52	1,452
1,376	64,616	19.05	8,035	52,040	25	729	0	1,577	1,714	496	3,787
235	16,201	7.92	3,654	10,846	0	396	0	902	902	−499	1,305
289	34,188	−.51	7,755	23,053	0	185	0	750	1,250	1,195	3,195
901	45,152	2.67	5,911	34,193	0	398	0	300	2,700	1,650	4,650
207	13,852	2.90	1,720	10,674	0	105	200	351	311	491	1,153
610	14,652	14.02	1,583	11,617	0	195	0	906	1,235	−884	1,257
1,647	78,581	10.37	9,020	62,739	0	892	0	900	3,436	1,594	5,930
455	37,043	16.89	5,553	26,824	1,966	409	0	908	906	477	2,291
1,644	175,443	−23.16	1,935	2,232	0	171,276	0	0	0	0	0
2,150	107,475	−4.11	1,484	17,007	0	88,984	0	0	0	0	0
101,666	1,226,892	20.24	241,238	665,606	170,659	77,361	0	5,355	68,675	−2,002	72,028
31,701	1,238,359	13.16	260,581	807,435	50,855	37,934	0	1,013	65,758	14,783	81,554
4,718	287,639	3.94	46,776	205,645	13,541	2,285	0	290	12,800	6,392	19,392
973,100	1,282,730	38.39	3,857	1,165,179	0	113,694	0	0	0	0	0
977,049	1,028,767	276.86	3,189	1,020,794	850	3,934	0	0	0	0	0
1,358,166	1,430,987	0.08	323	1,419,987	0	10,677	0	0	0	0	0
117	13,116	−17.74	4,434	6,383	0	552	0	400	600	747	1,747
201	13,642	1.19	2,751	9,377	0	94	0	687	624	109	1,420
593	40,260	4.83	4,500	31,947	0	564	0	407	2,493	349	3,249
707	72,904	8.84	15,529	49,628	1,000	377	0	1,105	2,228	3,037	6,370
2,511	110,383	8.88	14,994	87,520	0	1,437	0	235	3,365	2,832	6,432
2,747	180,783	3.68	31,851	133,643	0	1,264	0	1,924	5,720	6,381	14,025
2,421	200,657	0.88	9,487	163,460	0	9,152	0	1,651	12,557	4,350	18,558
691	51,990	11.17	7,792	39,749	0	521	0	310	2,290	1,328	3,928
279	25,271	12.99	2,781	20,548	0	348	0	421	945	228	1,594
245	15,107	7.97	3,988	9,088	0	129	0	593	1,100	209	1,902
3,485,291	8,981,363	19.10	912,019	6,937,680	256,174	535,827	1,782	43,338	229,194	65,349	337,881

CONSOLIDATED REPORTS OF CONDITION OF

Compiled as of

All amounts expressed

ASSETS

City	NATIONAL BANKS	Cash & Due From Banks	Securities	Federal Funds Sold Securities Purchased	Loans & Leases Less Unearned Income	Loss Reserves	Net Loans & Leases	Bank Premises Furniture & Fixtures	Other Real Estate
Canby	First National Bank of Oregon	3,138	14,054	5,100	17,405	144	17,261	720	0
Forest Grove	Valley National Bank of Oregon	12,666	31,670	1,430	41,708	652	41,056	2,318	147
Newport	National Security Bank	2,903	35,208	1,200	40,519	939	39,580	837	276
Portland	The Bank of California, N.A.	13,738	0	0	171,159	0	171,159	0	0
Portland	First Interstate Bank of Oregon, N.A.	715,027	1,429,186	10,000	3,454,964	45,820	3,409,144	86,001	13,379
Portland	United States National Bank of Oregon	777,955	1,132,661	330,700	5,798,569	72,653	5,725,916	76,500	1,843
Portland	First Consumers National Bank	28	4,201	0	1	0	1	0	0
Roseburg	Douglas National Bank	4,252	33,919	1,945	31,311	975	30,336	2,494	157
Salem	Pioneer Trust Bank, N.A.	5,273	45,867	10,200	23,786	204	23,582	540	0
	Total—National Banks	1,534,980	2,726,766	360,575	9,579,422	121,387	9,458,035	169,410	15,802
GROWTH ANALYSIS									
Five Year Totals—All State	12-31-88	435,773	868,092	109,871	3,997,617	48,216	3,949,401	98,843	34,092
Chartered Banks in Oregon	12-31-87	494,839	785,766	191,966	3,501,161	46,571	3,454,590	96,747	37,973
	12-31-86	488,950	834,312	197,929	3,480,580	35,900	3,444,680	103,389	53,563
	12-31-85	452,810	869,658	259,628	3,504,675	33,805	3,470,870	108,860	61,705
	12-31-84	429,383	908,036	206,436	3,723,215	31,790	3,691,425	115,388	69,552
Increase Between	12-31-87 & 12-31-88	−59,066	82,326	−82,095	496,456	1,645	494,811	2,096	−3,881
Percent of Change		−11.94	10.48	−42.77	14.18	3.53	14.32	2.17	−10.22
Five Year Totals—	12-31-88	1,678,338	2,525,370	632,040	8,995,628	150,802	8,844,826	168,729	33,577
National Banks in Oregon	12-31-87	1,534,980	2,726,766	360,575	9,579,422	121,387	9,458,035	169,410	15,802
	12-31-86	1,953,720	2,240,259	1,196,035	8,703,479	94,285	8,609,194	166,467	49,855
	12-31-85	1,416,915	2,021,069	859,357	8,431,069	85,761	8,345,308	167,523	77,589
	12-31-84	1,618,866	1,349,359	833,450	7,708,835	73,454	7,635,381	161,840	87,709
Increase Between	12-31-87 & 12-31-88	−143,358	201,396	−271,465	583,794	−29,415	613,209	681	−17,775
Percent of Change		−8.54	7.97	−42.95	6.49	−19.51	6.93	0.40	−52.94
Five Year Totals—	12-31-88	1,970,753	3,594,858	470,446	13,577,039	169,603	13,407,436	268,253	49,894
All Banks in Oregon	12-31-87	2,173,177	3,311,136	824,006	12,496,789	197,373	12,299,416	265,476	71,550
	12-31-86	2,442,670	3,074,571	1,393,964	12,184,059	130,185	12,053,874	269,856	103,418
	12-31-85	1,869,725	2,890,727	1,118,985	11,935,744	119,566	11,816,178	276,383	139,294
	12-31-84	2,048,249	2,257,395	1,039,886	11,432,050	105,244	11,326,806	277,228	157,261
Increase Between	12-31-87 & 12-31-88	−202,424	283,722	−353,560	1,080,250	−27,770	1,108,020	2,777	−21,656
Percent of Change		−9.31	8.57	−42.91	8.64	−14.07	9.01	1.05	−30.27

ALL NATIONAL BANKS IN OREGON

December 31, 1988

in thousands of dollars

			LIABILITIES								
Other Assets	Total Assets	% of Change Year to Date	Noninterest-Bearing Deposits	Interest-Bearing Deposits	Federal Funds Purchased Securities Sold	Other Liabilities	Subordinated Notes & Debentures	Capital	Surplus	Undivided Profits	Total Capital
537	40,810	11.23	6,142	30,367	0	233	0	1,125	1,125	1,818	4,068
1,391	90,678	−.44	13,494	69,386	0	657	0	200	2,717	4,224	7,141
1,118	81,122	8.89	10,121	62,354	0	750	0	911	911	6,075	7,897
20,903	205,800	8.59	33,144	158,878	0	13,478	0	300	0	0	300
172,688	5,835,425	3.03	1,082,626	3,752,764	477,972	179,105	5,000	53,131	132,109	152,718	337,958
478,530	8,524,105	6.58	1,242,058	4,853,809	1,258,280	535,212	15,705	36,547	64,910	517,584	619,041
565	4,796	NEW	0	0	0	1,004	0	2,000	2,000	−209	3,791
1,238	74,341	6.40	12,954	51,762	76	3,799	1,000	2,116	546	2,088	4,750
1,593	87,055	12.00	9,913	63,393	513	690	0	1,075	2,425	9,046	12,546
678,563	14,944,131	3.53	2,410,452	9,042,713	1,736,841	734,928	21,705	97,405	206,743	693,344	997,492
3,485,291	8,981,363	19.10	912,019	6,937,680	256,174	535,827	1,782	43,338	229,194	65,349	337,881
2,479,287	7,541,168	6.58	827,429	5,750,547	161,868	499,123	5,061	43,768	205,739	47,643	297,150
1,952,511	7,075,334	11.14	1,077,158	5,054,841	68,758	581,550	8,473	46,891	196,607	41,056	284,554
1,142,855	6,366,386	−18.74	736,139	4,597,458	92,081	651,196	22,500	58,197	163,934	44,791	266,922
2,414,121	7,834,341	−14.37	728,605	5,912,828	137,228	766,333	32,105	62,344	159,671	35,227	257,242
1,006,004	1,440,195		84,590	1,187,133	94,306	36,704	−3,269	−430	23,455	17,706	40,731
40.58	19.10		10.22	20.64	58.26	7.35	−64.72	−.98	11.40	37.16	13.71
678,563	14,944,131	3.53	2,410,452	9,042,713	1,736,841	734,928	21,705	97,405	206,743	693,344	997,492
551,722	14,434,602	−3.66	2,330,758	8,838,743	1,594,047	657,231	35,705	106,944	216,626	654,548	978,118
767,332	14,982,982	8.31	2,524,313	8,456,312	1,973,088	1,076,570	39,705	97,232	204,983	610,659	912,874
946,048	13,833,809	9.41	2,049,058	7,726,869	1,904,969	1,273,994	43,705	95,805	204,606	534,803	835,214
957,570	12,644,175	10.81	2,125,128	7,397,189	1,100,666	1,219,681	47,705	94,010	201,821	457,975	753,806
126,841	509,529		79,694	203,970	142,794	77,697	−14,000	−9,539	−9,883	38,796	19,374
22.99	3.53		3.42	2.31	8.96	11.82	−39.21	−8.92	−4.56	5.93	1.98
4,163,854	23,925,494	8.87	3,322,471	15,980,393	1,993,015	1,270,755	23,487	140,743	435,937	758,693	1,335,373
3,031,009	21,975,770	−.37	3,158,187	14,589,290	1,755,915	1,156,354	40,756	150,712	422,365	702,191	1,275,268
2,719,843	22,058,196	9.20	3,601,471	13,511,153	2,041,846	1,658,120	48,178	144,123	401,590	651,715	1,197,428
2,088,903	20,200,195	−1.36	2,785,197	12,324,327	1,997,050	1,925,190	66,295	154,002	368,540	579,594	1,102,136
3,371,691	20,478,516	−.40	2,853,733	13,310,017	1,237,894	1,986,014	79,810	156,354	361,492	493,202	1,011,048
1,132,845	1,949,724		164,284	1,391,103	237,100	114,401	−17,269	−9,969	13,572	56,502	60,105
37.38	8.87		5.20	9.54	13.50	9.89	−42.37	−6.61	3.21	8.05	4.71

STATE AND NATIONAL BANKS OF OREGON, AND BRANCHES

Listed by Counties and Cities, Showing Deposits

All dollar amounts are rounded to the nearest thousand

As of December 31, 1988

	Bank Name and Location	*Deposits*	*% of Change*	*% of County*
BAKER COUNTY				
Baker	Baker Branch, First Interstate Bank of Oregon, N.A.	$ 0	−100.00	0.00
Baker	Baker Branch, USNB	47,097	7.90	74.72
Baker	Baker Branch, Western Bank	5,663	−15.75	8.98
Halfway	Halfway Branch, USNB	10,271	0.37	16.30
	Total for Baker County	$ 63,031	−28.49	
BENTON COUNTY				
Corvallis	Benton County Bank	$ 21,131	17.44	13.43
Corvallis	Citizens Bank	33,997	4.20	21.61
Corvallis	Circle Boulevard Office, Citizens Bank	12,483	3.49	7.94
Corvallis	University Office, Citizens Bank	8,869	−2.89	5.64
Corvallis	Corvallis Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Corvallis	Corvallis Branch, Security Pacific Bank Oregon	7,140	28.27	4.54
Corvallis	Corvallis Branch, USNB	49,171	−2.02	31.26
Corvallis	North Corvallis Branch, USNB	18,162	9.44	11.55
Monroe	Monroe Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Philomath	Philomath Office, Citizens Bank	6,349	20.97	4.04
Philomath	Philomath Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
	Total for Benton County	$ 157,302	−35.14	
CLACKAMAS COUNTY				
Boring	Boring Office, Clackamas County Bank	$ 9,735	9.29	1.36
Canby	Canby Union Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Canby	First National Bank of Oregon	36,509	10.85	5.11
Canby	Canby Office, Key Bank of Oregon	14,512	−6.75	2.03
Clackamas	Clackamas Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Clackamas	Damascus Office, Key Bank of Oregon	8,724	17.21	1.22
Clackamas	Clackamas Branch, USNB	21,701	17.45	3.04
Clackamas	Clackamas Town Center Branch, USNB	4,806	46.25	0.67
Estacada	Estacada Office, Key Bank of Oregon	14,334	7.16	2.01
Estacada	Estacada Branch, USNB	8,356	15.84	1.17
Gladstone	Gladstone Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Gladstone	Gladstone Branch, USNB	23,306	2.66	3.26
Lake Grove	Lake Grove Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Lake Grove	Lake Grove Branch, USNB	35,738	10.08	5.00
Lake Oswego	Lake Oswego Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Lake Oswego	South Lake Center Branch, First Interstate Bank of Oregon, N.A.	0	0.00	0.00
Lake Oswego	Lake Grove Office, Key Bank of Oregon	8,365	−5.90	1.17
Lake Oswego	Lake Oswego Office, Key Bank of Oregon	15,947	41.95	2.23
Lake Oswego	Lake Grove Branch, Security Pacific Bank Oregon	22,056	30.33	3.09
Lake Oswego	Lake Oswego Branch, Security Pacific Bank Oregon	39,013	13.91	5.46
Lake Oswego	Kruse Woods Branch, West One Bank Oregon	9,234	7.52	1.29
Lake Oswego	Kruse Way Branch, USNB	17,481	11.19	2.45
Milwaukie	82nd & King Road Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Milwaukie	Milwaukie Office, Key Bank of Oregon	55,880	−2.46	7.82
Milwaukie	Southgate Office, Key Bank of Oregon	21,175	14.13	2.96
Milwaukie	Willamette View Manor Office, Key Bank of Oregon	7,698	12.28	1.08
Milwaukie	Milwaukie Branch, Security Pacific Bank Oregon	13,569	2.97	1.90
Milwaukie	Rose Villa Branch, Security Pacific Bank Oregon	8,350	−11.39	1.17
Milwaukie	Westwood Branch, USNB	22,713	6.83	3.18
Milwaukie	Milwaukie Branch, West One Bank Oregon	13,672	27.71	1.91
Molalla	Molalla Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Molalla	Molalla Branch, The Commercial Bank	13,973	−1.52	1.96
Molalla	Molalla Branch, USNB	9,763	7.15	1.37
Oak Grove	Oak Grove Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Oak Grove	Oak Grove Office, Key Bank of Oregon	16,580	2.43	2.32
Oak Grove	Oak Grove Branch, USNB	26,458	13.44	3.70
Oregon City	Beavercreek Road Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Oregon City	North Oregon City Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Oregon City	Oregon City Branch (Main), First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Oregon City	Hilltop Office, Key Bank of Oregon	6,340	12.53	0.89
Oregon City	Oregon City Office, Key Bank of Oregon	6,572	−9.30	0.92
Oregon City	Oregon City Branch, Security Pacific Bank Oregon	8,471	3.91	1.19

STATE AND NATIONAL BANKS OF OREGON, AND BRANCHES—Continued

	Bank Name and Location	*Deposits*	*% of Change*	*% of County*
Oregon City	Hilltop Branch, USNB	$ 19,640	16.11	2.75
Oregon City	Oregon City Branch, USNB	58,572	7.38	8.20
Portland	Town Center Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	King-Linwood Branch, USNB	18,805	11.42	2.63
Sandy	Clackamas County Bank	32,819	13.52	4.59
Sandy	Sandy Branch, USNB	9,756	11.15	1.37
Welches	Hoodland Office, Clackamas County Bank	4,987	−2.65	0.70
Wemme	Wemme Branch, USNB	5,751	4.71	0.81
West Linn	West Linn Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
West Linn	West Linn Office, Key Bank of Oregon	5,502	1.43	0.77
West Linn	West Linn Branch, Security Pacific Bank Oregon	6,952	3.05	0.97
Wilsonville	Charbonneau Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Wilsonville	Wilsonville Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Wilsonville	Wilsonville Branch, Security Pacific Bank Oregon	7,368	13.73	1.03
Wilsonville	Wilsonville Branch, USNB	23,099	8.48	3.23
	Total for Clackamas County	$ 714,282	−24.14	
CLATSOP COUNTY				
Astoria	Bank of Astoria	$ 22,415	12.30	16.99
Astoria	Downtown Branch, Bank of Astoria	7,184	5.30	5.44
Astoria	Astoria Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Astoria	Astoria Branch, USNB	47,430	5.74	35.95
Cannon Beach	Cannon Beach Branch, Bank of Astoria	1,145	New	0.87
Cannon Beach	Cannon Beach Branch, USNB	9,071	5.37	6.88
Seaside	Seaside Branch, Bank of Astoria	13,029	0.00	9.87
Seaside	Seaside Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Seaside	Seaside Branch, USNB	18,013	3.19	13.65
Warrenton	Warrenton Branch, USNB	13,654	3.91	10.35
	Total for Clatsop County	$ 131,941	−29.65	
COLUMBIA COUNTY				
Clatskanie	Clatskanie Branch, USNB	$ 10,012	−6.03	8.22
Clatskanie	Clatskanie Branch, Western Bank	13,283	0.90	10.91
Rainier	Rainier Branch, Security Pacific Bank Oregon	9,480	−.15	7.79
Rainier	Rainier Branch, USNB	5,903	4.53	4.85
Scappoose	Scappoose Branch, Western Bank	10,796	8.07	8.87
St. Helens	St. Helens Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
St. Helens	South St. Helens Branch, USNB	11,987	28.13	9.85
St. Helens	St. Helens Branch, USNB	28,957	−4.34	23.79
St. Helens	St. Helens Branch, Western Bank	17,660	8.51	14.51
Vernonia	Vernonia Branch, Farmers and Merchants Bank	3,391	10.78	2.79
Vernonia	Vernonia Branch, USNB	10,260	6.70	8.43
	Total for Columbia County	$ 121,729	−8.23	
COOS COUNTY				
Bandon	Bandon Branch, Security Bank	$ 12,003	9.55	5.06
Bandon	Bandon Branch, Western Bank	25,949	7.66	10.94
Coos Bay	Coos Bay Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Coos Bay	Security Bank	7,016	49.65	2.96
Coos Bay	Bunker Hill Branch, Security Bank	6,836	−3.97	2.88
Coos Bay	Coos Bay Branch, USNB	45,612	2.48	19.23
Coos Bay	Western Bank	5,086	33.17	2.14
Coos Bay	Coos Bay Branch, Western Bank	28,470	16.61	12.00
Coos Bay	Empire Branch, Western Bank	10,030	6.62	4.23
Coos Bay	South Second Street Branch, Western Bank	0	0.00	0.00
Coquille	Coquille Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Coquille	Coquille Branch, Security Bank	11,646	−.47	4.91
Coquille	Coquille Valley Branch, USNB	14,173	−3.61	5.97
Lakeside	Lakeside Branch, USNB	5,917	12.25	2.49
Myrtle Point	Bank of Myrtle Point	12,394	0.60	5.22
Myrtle Point	Myrtle Point Branch, Security Bank	23,307	−8.39	9.82
North Bend	North Bend Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
North Bend	North Bend Branch, Security Bank	7,074	−10.44	2.98
North Bend	Broadway-Newmark Branch, USNB	11,186	23.58	4.71
North Bend	North Bend Branch, Western Bank	10,548	11.48	4.45
	Total for Coos County	$ 237,249	−28.92	

STATE AND NATIONAL BANKS OF OREGON, AND BRANCHES—Continued

	Bank Name and Location	*Deposits*	*% of Change*	*% of County*
CROOK COUNTY				
Prineville	Prineville Branch, First Interstate Bank of Oregon, N.A.	$ 0	−100.00	0.00
Prineville	The Prineville Bank	9,007	−2.80	25.31
Prineville	Prineville Branch, USNB	21,253	2.54	59.73
Prineville	Prineville Branch, Western Bank	5,322	9.12	14.96
	Total for Crook County	$ 35,582	−53.78	
CURRY COUNTY				
Brookings	Brookings Branch, First Interstate Bank of Oregon, N.A.	$ 0	−100.00	0.00
Brookings	Brookings Branch, USNB	32,355	−.16	49.17
Brookings	Brookings Branch, Western Bank	12,732	17.14	19.35
Gold Beach	Gold Beach Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Gold Beach	Gold Beach Branch, Western Bank	12,954	9.02	19.69
Harbor	Brookings-Harbor Branch, Security Bank	7,759	31.33	11.79
Port Orford	Port Orford Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
	Total for Curry County	$ 65,800	−35.18	
DESCHUTES COUNTY				
Bend	Bank of the Cascades	$ 20,419	20.17	7.01
Bend	South Country Branch, Bank of the Cascades	5,096	20.93	1.75
Bend	Bend Branch (Main), First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Bend	Bend River Branch, First Interstate Bank of Oregon, N.A.	0	0.00	0.00
Bend	East Bend Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Bend	Bend Branch, Security Pacific Bank Oregon	10,555	8.99	3.63
Bend	Bend Branch, United Savings Bank	10,390	−2.23	3.57
Bend	Bend Branch, USNB	50,096	−1.27	17.21
Bend	Deschutes Country Branch, USNB	16,654	16.44	5.72
Bend	Northgate Branch, USNB	6,592	24.99	2.26
Bend	Third & Arthur Branch, USNB	7,802	19.62	2.68
Bend	Bend Branch, Western Bank	19,180	14.19	6.59
Bend	Pilot Butte Branch, Western Bank	6,615	48.91	2.27
Bend	South Bend Branch, Western Bank	5,513	−4.99	1.89
La Pine	La Pine Branch, The Prineville Bank	3,121	12.22	1.07
La Pine	La Pine Branch, USNB	20,826	13.44	7.15
Redmond	Redmond Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Redmond	Redmond Branch, Juniper Banking Company	3,332	182.13	1.14
Redmond	Redmond Branch, United Savings Bank	16,051	−4.52	5.51
Redmond	Redmond Branch, USNB	50,417	−12.12	17.32
Redmond	Redmond Branch, Western Bank	13,228	19.16	4.54
Sisters	Sisters Branch, Bank of the Cascades	6,917	46.82	2.38
Sisters	Sisters Branch, USNB	10,455	5.84	3.59
Sunriver	Sunriver Branch, Bank of the Cascades	7,830	13.42	2.69
Sunriver	Sunriver Branch, First Interstate Bank of Oregon, N.A.	0	New	0.00
	Total for Deschutes County	$ 291,089	−21.88	
DOUGLAS COUNTY				
Canyonville	Canyonville Branch, South Umpqua State Bank	$ 25,295	−1.54	6.99
Drain	Drain Brench, Douglas National Bank	3,942	12.85	1.09
Drain	Drain Branch, USNB	22,496	2.98	6.22
Glendale	Glendale Branch, South Umpqua State Bank	5,909	8.58	1.63
Glide	Glide Branch, Douglas National Bank	4,156	23.61	1.15
Myrtle Creek	Myrtle Creek Branch, South Umpqua State Bank	14,286	4.41	3.95
Myrtle Creek	Myrtle Creek Branch, USNB	20,223	10.18	5.59
Oakland	Oakland Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Reedsport	Pacific State Bank	36,447	6.05	10.08
Reedsport	Reedsport Branch, Security Pacific Bank Oregon	22,392	4.63	6.19
Riddle	Riddle Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Roseburg	Douglas National Bank	32,453	5.86	8.97
Roseburg	Riverside Branch, Douglas National Bank	8,266	13.23	2.29
Roseburg	Linus Oakes Branch, First Interstate Bank of Oregon, N.A.	0	0.00	0.00
Roseburg	Roseburg Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Roseburg	Timber Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Roseburg	South Umpqua State Bank	8,457	−76.67	2.34
Roseburg	Garden Valley Branch, South Umpqua State Bank	34,979	New	9.67
Roseburg	Valley Mall Branch, South Umpqua State Bank	6,151	−1.72	1.70
Roseburg	Garden Valley Branch, USNB	20,307	9.91	5.61
Roseburg	Roseburg Branch, USNB	72,566	−7.98	20.06

STATE AND NATIONAL BANKS OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County
DOUGLAS COUNTY — Continued				
Sutherlin	Sutherlin Branch, Douglas National Bank	$ 5,171	−5.82	1.43
Sutherlin	Sutherlin Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Sutherlin	Sutherlin Branch, South Umpqua State Bank	7,437	3.85	2.06
Winston	Winston Branch, Douglas National Bank	10,728	2.80	2.97
	Total for Douglas County	$ 361,661	−26.51	
GILLIAM COUNTY				
Arlington	Bank of Eastern Oregon	$ 8,115	16.81	100.00
Condon	Condon Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
	Total for Gilliam County	$ 8,115	−52.91	
GRANT COUNTY				
John Day	John Day Branch, First Interstate Bank of Oregon, N.A.	$ 0	−100.00	0.00
John Day	Grant County Branch, USNB	26,386	20.47	100.00
Prairie City	Prairie City Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
	Total for Grant County	$ 26,386	−52.51	
HARNEY COUNTY				
Burns	Burns Branch, First Interstate Bank of Oregon, N.A.	$ 0	−100.00	0.00
Burns	Harney County Branch, USNB	51,880	−.58	100.00
	Total for Harney County	$ 51,880	−19.32	
HOOD RIVER COUNTY				
Hood River	Hood River Branch, First Interstate Bank of Oregon, N.A.	$ 0	−100.00	0.00
Hood River	Hood River Main Office, Key Bank of Oregon	11,909	12.45	22.85
Hood River	Hood River Branch, USNB	27,496	7.70	52.75
Hood River	Hood River Heights Branch, USNB	12,719	10.67	24.40
	Total for Hood River County	$ 52,124	−41.79	
JACKSON COUNTY				
Ashland	Ashland Branch, First Interstate Bank of Oregon, N.A.	$ 0	−100.00	0.00
Ashland	Ashland Branch, USNB	27,662	8.94	6.75
Ashland	Ashland Branch, Valley of the Rogue Bank	7,599	5.39	1.85
Ashland	Ashland Branch, Western Bank	8,330	17.77	2.03
Central Point	Crater Bank	9,335	−12.92	2.28
Central Point	Central Point Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Central Point	Central Point Branch, USNB	19,309	19.63	4.71
Eagle Point	Eagle Point Branch, Western Bank	6,309	4.38	1.54
Gold Hill	Gold Hill Branch, Western Bank	5,071	19.06	1.24
Jacksonville	Jacksonville Branch, Crater Bank	2,231	11.71	0.54
Jacksonville	Jacksonville Branch, USNB	17,302	4.91	4.22
Medford	Rogue Valley Mall Branch, Crater Bank	1,568	38.76	0.38
Medford	Medford Main Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Medford	So. Riverside Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Medford	West Medford Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Medford	Jefferson State Bank	27,986	−.45	6.83
Medford	Stewart Avenue Branch, Jefferson State Bank	2,822	−16.60	0.69
Medford	Downtown Branch, Security Pacific Bank Oregon	10,572	−7.61	2.58
Medford	East Medford Branch, Security Pacific Bank Oregon	15,531	3.71	3.79
Medford	Rogue Valley Branch, Security Pacific Bank Oregon	16,901	−.54	4.12
Medford	Medford Main Branch, USNB	102,788	−7.33	25.07
Medford	North Medford Branch, USNB	17,658	2.59	4.31
Medford	Rogue Valley Manor Branch, USNB	7,543	17.63	1.84
Medford	South Medford Branch, USNB	15,702	11.10	3.83
Medford	Medford Branch, Valley of the Rogue Bank	11,664	11.75	2.84
Medford	Crater Branch, Western Bank	20,302	15.22	4.95
Medford	Downtown Medford Branch, Western Bank	13,011	20.72	3.17
Phoenix	Phoenix Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Phoenix	Phoenix Branch, Valley of the Rogue Bank	5,041	4.78	1.23
Rogue River	Rogue River Branch, Colonial Banking Company	4,472	−2.31	1.09
Rogue River	Valley of the Rogue Bank	22,483	5.13	5.48
Shady Cove	Shady Cove Branch, Western Bank	7,214	13.74	1.76
Talent	Talent Branch, Valley of the Rogue Bank	3,583	16.93	0.87
White City	White City Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
	Total for Jackson County	**$ 409,989**	**−33.60**	

STATE AND NATIONAL BANKS OF OREGON, AND BRANCHES—Continued

	Bank Name and Location	*Deposits*	*% of Change*	*% of County*
JEFFERSON COUNTY				
Madras	Madras Branch, First Interstate Bank of Oregon, N.A.	$ 0	−100.00	0.00
Madras	Juniper Banking Company	11,168	−6.80	23.81
Madras	Madras Branch, USNB	35,734	−4.47	76.19
	Total for Jefferson County	$ 46,902	−28.78	
JOSEPHINE COUNTY				
Cave Junction	Home Valley Bank	$ 10,639	1.58	5.10
Cave Junction	Illinois Valley Branch, Western Bank	11,836	12.42	5.68
Grants Pass	Colonial Banking Company	3,816	−62.70	1.83
Grants Pass	South Grants Pass Branch, Colonial Banking Company	4,992	0.42	2.39
Grants Pass	Family Bank of Commerce	19,868	8.05	9.53
Grants Pass	Grants Pass Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Grants Pass	South Grants Pass Branch, First Interstate Bank of Oregon	0	−100.00	0.00
Grants Pass	Beacon Hill Branch, Security Pacific Bank Oregon	6,669	−8.66	3.20
Grants Pass	Grants Pass Main Branch, Security Pacific Bank Oregon	55,096	5.15	26.42
Grants Pass	Redwood Branch, Security Pacific Bank Oregon	5,290	0.51	2.54
Grants Pass	Grants Pass Branch, USNB	60,598	−1.33	29.06
Grants Pass	South Grants Pass Branch, USNB	6,016	19.76	2.88
Grants Pass	Fruitdale Branch, Valley of the Rogue Bank	14,787	0.41	7.09
Merlin	Merlin Branch, Colonial Banking Company	8,922	NEW	4.28
	Total for Josephine County	$ 208,529	−27.31	
KLAMATH COUNTY				
Klamath Falls	Klamath Falls Branch, First Interstate Bank of Oregon, N.A.	$ 0	−100.00	0.00
Klamath Falls	North Klamath Falls Branch, First Interstate Bank of Oregon, N.A.	0	0.00	0.00
Klamath Falls	So. Sixth Street Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Klamath Falls	South Valley State Bank	37,301	22.70	21.29
Klamath Falls	Main Street Branch, South Valley State Bank	22,774	15.84	13.00
Klamath Falls	Klamath Falls Branch, USNB	62,170	17.80	35.48
Klamath Falls	Shasta Way Branch, USNB	11,425	−32.61	6.52
Klamath Falls	Town & Country Branch, USNB	17,750	−18.99	10.13
Klamath Falls	Klamath Falls Branch, Western Bank	15,981	1.66	9.12
Klamath Falls	Shasta Plaza Branch, Western Bank	7,800	2.36	4.45
Merrill	Merrill Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
	Total for Klamath County	$ 175,201	−38.56	
LAKE COUNTY				
Lakeview	Lakeview Branch, First Interstate Bank of Oregon, N.A.	$ 0	−100.00	0.00
Lakeview	Lakeview Branch, USNB	24,392	8.80	100.00
	Total for Lake County	$ 24,392	−57.78	
LANE COUNTY				
Coburg	Coburg Office, Key Bank of Oregon	$ 4,526	21.04	0.62
Cottage Grove	Cottage Grove Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Cottage Grove	Cottage Grove Office, Siuslaw Valley Bank	7,237	29.23	0.98
Cottage Grove	The Cottage Grove Bank	10,447	8.24	1.42
Cottage Grove	Cottage Grove Branch, USNB	16,870	7.81	2.29
Creswell	Community Bank of Creswell	17,039	−8.74	2.32
Eugene	Centennial Bank	36,046	4.78	4.90
Eugene	Valley River Branch, Centennial Bank	14,968	15.06	2.04
Eugene	West 11th Branch, Centennial Bank	25,270	16.73	3.44
Eugene	18th & Oak Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Eugene	29th & Portland Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Eugene	Beltline & Barger Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Eugene	Cal Young Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Eugene	Coburg Road Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Eugene	Eugene Main Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Eugene	River Road Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Eugene	University Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Eugene	Valley River Center, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Eugene	West Eugene Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Eugene	18th & Chambers Office, Key Bank of Oregon	12,577	16.88	1.71
Eugene	30th & Hilyard Office, Key Bank of Oregon	6,249	1.85	0.85
Eugene	Coburg Road Office, Key Bank of Oregon	8,833	16.91	1.20
Eugene	Emerald Office, Key Bank of Oregon	12,336	14.40	1.68

STATE AND NATIONAL BANKS OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County
LANE COUNTY — Continued				
Eugene	Eugene Main Office, Key Bank of Oregon	$ 29,424	3.27	4.00
Eugene	River Road Office, Key Bank of Oregon	8,307	11.24	1.13
Eugene	Pacific Continental Bank	29,276	16.05	3.98
Eugene	29th & Willamette Branch, Security Pacific Bank Oregon	6,331	18.95	0.86
Eugene	Eugene Branch, Security Pacific Bank Oregon	14,159	−10.18	1.93
Eugene	Eugene Office, Siuslaw Valley Bank	2,413	999.99 +	0.33
Eugene	17th & Oak Branch, USNB	16,810	−.66	2.29
Eugene	29th & Willamette Branch, USNB	22,776	11.31	3.10
Eugene	7th & Chambers Branch, USNB	19,514	−5.09	2.65
Eugene	Bethel-Danebo Branch, USNB	9,472	6.78	1.29
Eugene	Eugene Main Branch, USNB	82,593	−4.51	11.24
Eugene	Oakway-Coburg Branch, USNB	32,263	4.65	4.39
Eugene	Oregon Campus Branch, USNB	15,477	−1.08	2.11
Eugene	River Road Branch, USNB	16,851	−7.08	2.29
Eugene	Santa Clara Branch, USNB	13,835	11.52	1.88
Eugene	Eugene Branch, West One Bank Oregon	15,646	14.79	2.13
Florence	Oregon Pacific Banking Co.	26,633	15.63	3.62
Florence	Siuslaw Valley Bank	31,717	3.75	4.31
Florence	Florence Branch, Western Bank	13,516	15.52	1.84
Junction City	Junction City Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Junction City	Tri-County Banking Co.	11,341	37.16	1.54
Junction City	Junction City Branch, USNB	26,270	10.41	3.57
Mapleton	Mapleton Office, Siuslaw Valley Bank	5,673	9.13	0.77
Oakridge	Oakridge Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Oakridge	Oakridge Office, Siuslaw Valley Bank	4,924	NEW	0.67
Pleasant Hill	Pleasant Hill Office, Siuslaw Valley Bank	8,469	1.29	1.15
Springfield	Mohawk-Centennial Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Springfield	Springfield Main Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Springfield	Springfield Office, Key Bank of Oregon	20,895	3.50	2.84
Springfield	Thurston Village Office, Key Bank of Oregon	6,499	21.52	0.88
Springfield	Mohawk-Northgate Branch, USNB	20,697	9.77	2.82
Springfield	Springfield Branch, USNB	29,848	−12.38	4.06
Veneta	West Lane Office, Key Bank of Oregon	16,706	6.56	2.27
Veneta	Applegate Branch, Tri-County Banking Co.	4,383	17.03	0.60
	Total for Lane County	$ 735,116	−35.05	
LINCOLN COUNTY				
Depoe Bay	Depoe Bay Branch, Security Pacific Bank Oregon	$ 3,789	−1.37	1.54
Depoe Bay	Depoe Bay Branch, USNB	4,328	21.91	1.76
Lincoln City	Lincoln City Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Lincoln City	Lincoln City Branch, Security Pacific Bank Oregon	14,152	−5.29	5.75
Lincoln City	Oceanlake Branch, Security Pacific Bank Oregon	14,351	−3.88	5.83
Lincoln City	Lincoln City Office, The Bank of Newport	2,041	NEW	0.83
Lincoln City	Lincoln City Branch, USNB	17,795	−2.00	7.23
Newport	National Security Bank	40,098	11.93	16.30
Newport	The Bank of Newport	43,517	5.11	17.69
Newport	Newport North Branch, The Bank of Newport	7,902	−51.35	3.21
Newport	Yaquina Bay Bank	32,377	9.61	13.16
Siletz	Siletz Branch, National Security Bank	4,707	6.30	1.91
Toledo	Toledo Branch, National Security Bank	22,527	3.94	9.16
Toledo	Toledo Branch, USNB	15,015	−3.72	6.10
Waldport	Waldport Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Waldport	South Lincoln Branch, The Bank of Newport	18,299	132.25	7.44
Yachats	Yachats Branch, National Security Bank	5,143	5.23	2.09
	Total for Lincoln County	$ 246,041	−10.75	
LINN COUNTY				
Albany	Albany Office, Citizens Bank	$ 108	NEW	0.04
Albany	Albany Main Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Albany	Waverly Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Albany	Albany Office, Key Bank of Oregon	39,287	9.84	16.17
Albany	East Albany Office, Key Bank of Oregon	7,744	19.50	3.19
Albany	South Albany Office, Key Bank of Oregon	6,606	6.75	2.72
Albany	Albany Community Branch, USNB	47,657	5.63	19.62
Albany	Santiam-Albany Branch, USNB	16,501	12.86	6.79
Brownsville	Brownsville Office, Key Bank of Oregon	8,007	12.15	3.30
Halsey	Halsey Office, Key Bank of Oregon	6,760	21.36	2.78

STATE AND NATIONAL BANKS OF OREGON, AND BRANCHES—Continued

	Bank Name and Location	*Deposits*	*% of Change*	*% of County*
LINN COUNTY — Continued				
Harrisburg	Harrisburg Office, Key Bank of Oregon	$ 27,074	5.16	11.14
Lebanon	Lebanon Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Lebanon	Lebanon Office, Key Bank of Oregon	28,507	12.08	11.73
Lebanon	Lebanon-Southgate Branch, USNB	20,509	15.70	8.44
Lyons	Santiam Valley Office, Key Bank of Oregon	4,335	NEW	1.78
Scio	Scio Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Shedd	Shedd Office, Key Bank of Oregon	3,935	−2.11	1.62
Sweet Home	Sweet Home Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Sweet Home	Sweet Home Office, Key Bank of Oregon	17,167	5.51	7.07
Sweet Home	Sweet Home Branch, USNB	8,762	22.10	3.61
	Total for Linn County	$ 242,959	−35.36	
MALHEUR COUNTY				
Nyssa	Nyssa Branch, First Interstate Bank of Oregon, N.A.	$ 0	−100.00	0.00
Nyssa	Nyssa Branch, USNB	14,199	−2.46	13.94
Ontario	Ontario Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Ontario	Ontario Branch, USNB	41,169	5.03	40.42
Ontario	West Park Plaza Branch, USNB	11,393	17.48	11.19
Ontario	Treasure Valley Branch, Western Bank	6,687	−1.28	6.57
Vale	Vale Branch, USNB	28,399	−4.32	27.88
	Total for Malheur County	$ 101,847	−34.88	
MARION COUNTY				
Aumsville	American Pacific Bank	$ 5,306	−33.19	0.50
Brooks	Brooks Office, Key Bank of Oregon	5,935	5.88	0.56
Hubbard	Hubbard Office, Key Bank of Oregon	10,421	−2.30	0.99
Jefferson	Jefferson Office, Key Bank of Oregon	7,307	8.88	0.69
Keizer	Keizer Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Keizer	Keizer Branch, The Commercial Bank	10,171	4.36	0.97
Keizer	Keizer Branch, United Savings Bank	13,961	−1.93	1.32
Keizer	Keizer Branch, USNB	25,189	4.25	2.39
Mill City	Mill City Office, American Pacific Bank	2,648	−4.36	0.25
Mill City	Mill City Branch, USNB	20,480	−1.55	1.94
Mt. Angel	Mt. Angel Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Mt. Angel	Mt. Angel Branch, USNB	26,533	3.77	2.52
Salem	Candalaria Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Salem	Capitol Center Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Salem	East Salem Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Salem	Lancaster-Silverton Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Salem	Liberty & Skyline Road Branch, First Interstate Bank of Oregon, N A.	0	−100.00	0.00
Salem	North Salem Branch, First Interstate Bank of Oregon, N.A.	0	NEW	0.00
Salem	Salem Main Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Salem	Battle Creek Office, Key Bank of Oregon	4,413	NEW	0.42
Salem	Broadway Office, Key Bank of Oregon	11,635	NEW	1.10
Salem	Candalaria Office, Key Bank of Oregon	21,527	NEW	2.04
Salem	Lancaster Office, Key Bank of Oregon	13,394	NEW	1.27
Salem	North Salem Office, Key Bank of Oregon	5,705	18.82	0.54
Salem	State Street Office, Key Bank of Oregon	26,153	NEW	2.48
Salem	West Salem Office, Key Bank of Oregon	5,157	NEW	0.49
Salem	Pioneer Trust Bank, N.A.	63,784	9.90	6.05
Salem	Medical Center Branch, Pioneer Trust Bank, N.A.	9,522	24.86	0.90
Salem	25th & Mission Street Branch, Security Pacific Bank Oregon	4,173	7.10	0.40
Salem	Center Street Branch, Security Pacific Bank Oregon	3,347	−13.93	0.32
Salem	Salem Main Branch, Security Pacific Bank Oregon	15,333	17.41	1.45
Salem	The Commercial Bank	61,943	6.00	5.88
Salem	East Motor Branch, The Commercial Bank	13,196	0.19	1.25
Salem	Silverlan Plaza Branch, The Commercial Bank	4,414	−8.76	0.42
Salem	South Salem Branch, The Commercial Bank	14,018	7.42	1.33
Salem	United Savings Bank	67,062	0.68	6.36
Salem	Lancaster & Market Branch, United Savings Bank	2,112	NEW	0.20
Salem	Lancaster Mall Branch, United Savings Bank	14,350	−7.46	1.36
Salem	South Salem Branch, United Savings Bank	15,028	−2.09	1.43
Salem	Center & Lancaster Branch, USNB	45,819	7.38	4.35
Salem	Ladd & Bush Branch, USNB	158,047	9.26	15.00
Salem	North Salem Branch, USNB	30,169	−.39	2.86
Salem	Silverton-Lancaster Branch, USNB	12,727	12.08	1.21

STATE AND NATIONAL BANKS OF OREGON, AND BRANCHES—Continued

	Bank Name and Location	Deposits	% of Change	% of County
MARION COUNTY — Continued				
Salem	Sunnyslope Branch, USNB	$ 19,790	4.54	1.88
Salem	University Branch, USNB	32,383	2.04	3.07
Salem	Salem Branch, West One Bank Oregon	26,507	24.30	2.52
Silverton	Silverton Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Silverton	Silverton Office, Key Bank of Oregon	6,724	10.55	0.64
Silverton	Silverton Branch, The Commercial Bank	24,692	1.74	2.34
St. Paul	St. Paul Office, Key Bank of Oregon	4,194	13.96	0.40
St. Paul	St. Paul Branch, USNB	13,103	−3.22	1.24
Stayton	Stayton Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Stayton	Stayton Office, Key Bank of Oregon	5,018	−14.09	0.48
Stayton	Stayton Branch, USNB	28,025	6.63	2.66
Turner	Turner Office, Key Bank of Oregon	6,699	NEW	0.64
Woodburn	Woodburn Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Woodburn	Cascade Office, Key Bank of Oregon	11,831	−2.52	1.12
Woodburn	Woodburn Main Office, Key Bank of Oregon	26,464	−14.53	2.51
Woodburn	Woodburn Branch, United Savings Bank	25,619	−10.55	2.43
Woodburn	Woodburn Branch, USNB	58,724	5.67	5.57
Woodburn	Woodburn State Bank	13,076	7.93	1.24
	Total for Marion County	$ 1,053,828	−20.00	
MORROW COUNTY				
Boardman	Boardman Branch, Inland Empire Bank	$ 7,304	−8.79	25.20
Heppner	Heppner Branch, Main Office, Bank of Eastern Oregon	16,136	−3.22	55.67
Heppner	Heppner Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Ione	Ione Branch, Bank of Eastern Oregon	5,544	3.18	19.13
	Total for Morrow County	$ 28,984	−39.74	
MULTNOMAH COUNTY				
Gresham	242nd & Burnside Branch, First Interstate Bank of Oregon, N.A.	$ 0	0.00	0.00
Gresham	Gresham Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Gresham	Gresham Mall Office, Key Bank of Oregon	7,722	12.27	0.11
Gresham	Gresham Office, Key Bank of Oregon	25,3[illegible]1	−7.82	0.36
Gresham	Gresham Branch, Security Pacific Bank Oregon	7,701	14.42	0.11
Gresham	Powell Branch, Security Pacific Bank Oregon	14,675	New	0.21
Gresham	Stark Branch, Security Pacific Bank Oregon	9,374	New	0.13
Gresham	182nd & Powell Branch, USNB	3,204	57.36	0.05
Gresham	East Gresham Branch, USNB	17,193	7.92	0.24
Gresham	Gresham Branch, USNB	41,131	9.22	0.58
Gresham	Gresham Branch, West One Bank Oregon	7,739	20.00	0.11
Milwaukie	Milwaukie Branch, USNB	15,932	29.10	0.22
Portland	Canadian Imperial Bank of Commerce	1,023,983	282.84	14.41
Portland	First Consumers National Bank	0	New	0.00
Portland	First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	122nd & Halsey Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	26th & East Burnside Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	39th & Powell Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	42nd & Going Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	46th & Woodstock Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	Broadway & Grand Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	Calaroga Terrace Branch, First Interstate Bank of Oregon, N.A.	0	0.00	0.00
Portland	East Portland Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	Fifth & College Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	Fifth & Salmon Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	Foster-Powell Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	Gateway Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	Hayden Island Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	Holladay Park Plaza Branch, First Interstate Bank of Oregon, N.A.	0	0.00	0.00
Portland	Hollywood-Rose City Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	Johns Landing Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	Lloyd Center Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	Medical Center Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	Montavilla Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	Moreland-Sellwood Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	N. Denver & Interstate Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	N.W. 19th & Raleigh Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	N.W. 22nd & Lovejoy Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	N.W. 29th & Yeon Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00

STATE AND NATIONAL BANKS OF OREGON, AND BRANCHES—Continued

	Bank Name and Location	*Deposits*	*% of Change*	*% of County*
MULTNOMAH COUNTY — Continued				
Portland	One Main Place Branch, First Interstate Bank of Oregon, N.A.	$ 0	−100.00	0.00
Portland	Parkrose Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	Peninsula Center, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	Portland Main Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	S.E. 103rd & Washington Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	S.E. 121st & Division Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	S.E. 181st & Stark Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	S.E. 38th & Hawthorne Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	S.E. 82nd & Foster Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	S.W. 13th & Barbur Blvd. Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	S.W. 14th & Morrison Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	S.W. First & Harrison Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	Seventh & Multnomah Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	Sixth & Morrison Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	Swan Island Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	Terwilliger Plaza Branch, First Interstate Bank of Oregon, N.A.	0	0.00	0.00
Portland	Town Center Terrace Branch, First Interstate Bank of Oregon, N.A.	0	0.00	0.00
Portland	Walnut Park Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Portland	Key Bank of Oregon	66,655	−37.10	0.94
Portland	200 Market Office, Key Bank of Oregon	12,990	1.87	0.18
Portland	Barbur Boulevard Office, Key Bank of Oregon	20,841	2.51	0.29
Portland	East Morrison Office, Key Bank of Oregon	23,331	5.13	0.33
Portland	Front & Yamhill Office, Key Bank of Oregon	3,717	−19.09	0.05
Portland	Gateway Office, Key Bank of Oregon	14,198	23.54	0.20
Portland	Hillsdale Office, Key Bank of Oregon	12,572	6.25	0.18
Portland	Lloyd Center Tower Office, Key Bank of Oregon	7,829	46.25	0.11
Portland	Multnomah Office, Key Bank of Oregon	19,119	0.13	0.27
Portland	Parkside Center Office, Key Bank of Oregon	5,628	−2.96	0.08
Portland	Sixth & Alder Office, Key Bank of Oregon	10,879	18.48	0.15
Portland	St. Vincent Office, Key Bank of Oregon	9,539	20.47	0.13
Portland	Sunset Office, Key Bank of Oregon	15,622	13.86	0.22
Portland	Security Pacific Bank Oregon	187,967	6.38	2.64
Portland	122nd & Stark Branch, Security Pacific Bank Oregon	26,325	18.04	0.37
Portland	20th & Sandy Branch, Security Pacific Bank Oregon	10,794	0.70	0.15
Portland	80th & Powell Branch, Security Pacific Bank Oregon	346	New	0.00
Portland	Lincoln Center Branch, Security Pacific Bank Oregon	12,098	New	0.17
Portland	Lloyd Center Branch, Security Pacific Bank Oregon	11,931	4.08	0.17
Portland	Moreland/Sellwood Branch, Security Pacific Bank Oregon	6,040	New	0.08
Portland	N.W. 21st & Davis Branch, Security Pacific Bank Oregon	12,045	−.77	0.17
Portland	Ninth & Washington Branch, Security Pacific Bank Oregon	20,678	61.15	0.29
Portland	Parkrose Branch, Security Pacific Bank Oregon	23,273	2.09	0.33
Portland	Providence Branch, Security Pacific Bank Oregon	13,323	152.13	0.19
Portland	St. Johns Branch, Security Pacific Bank Oregon	12,378	34.52	0.17
Portland	Willamette Center Branch, Security Pacific Bank Oregon	10,633	2.19	0.15
Portland	The Bank of California, N.A.	192,022	5.96	2.70
Portland	The Bank of Nova Scotia	1,420,310	−.14	19.98
Portland	The Bank of Tokyo, Ltd.	1,169,036	29.13	16.45
Portland	The Hongkong & Shanghai Banking Corp.	18,491	−16.97	0.26
Portland	The Royal Bank of Canada	4,167	3.83	0.06
Portland	United States National Bank of Oregon	1,130,994	11.86	15.91
Portland	102nd & Washington Branch, USNB	22,671	4.69	0.32
Portland	160th & Division Branch, USNB	30,769	9.33	0.43
Portland	181st & Glisan Branch, USNB	31,459	14.58	0.44
Portland	23rd & Lovejoy Branch, USNB	11,527	14.20	0.16
Portland	36th and Powell Branch, USNB	10,767	19.46	0.15
Portland	39th & Salmon Branch, USNB	27,812	0.49	0.39
Portland	42nd & Alberta Branch, USNB	12,425	6.98	0.17
Portland	4th & Harrison Branch, USNB	26,135	−15.37	0.37
Portland	55th & East Burnside Branch, USNB	7,857	27.98	0.11
Portland	67th & Glisan Branch, USNB	38,094	−6.33	0.54
Portland	Argay Square Branch, USNB	15,902	22.55	0.22
Portland	Burlingame Branch, USNB	35,782	−.25	0.50
Portland	Bybee-Milwaukie Branch, USNB	30,144	3.63	0.42
Portland	Cedar Hills Branch, USNB	8,497	−9.03	0.12
Portland	Century Tower Branch, USNB	18,758	14.57	0.26
Portland	Citizens Branch, USNB	80,684	0.01	1.14
Portland	Crown Plaza Branch, USNB	12,977	57.90	0.18
Portland	Eastport Plaza Branch, USNB	47,992	2.90	0.68
Portland	Emanuel Hospital Branch, USNB	8,020	14.98	0.11

STATE AND NATIONAL BANKS OF OREGON, AND BRANCHES—Continued

	Bank Name and Location	Deposits	% of Change	% of County
MULTNOMAH COUNTY	— Continued			
Portland	Halsey-Gateway Branch, USNB	$ 23,878	5.46	0.34
Portland	Hollywood Branch, USNB	60,218	5.16	0.85
Portland	Industrial Center, USNB	19,856	19.47	0.28
Portland	Interstate & Going Branch, USNB	18,854	−.65	0.27
Portland	Jantzen Beach Branch, USNB	23,982	−10.97	0.34
Portland	Johns Landing Branch, USNB	11,792	−8.05	0.17
Portland	Lloyd Center Branch, USNB	57,767	−1.33	0.81
Portland	Lloyd Tower Branch, USNB	6,783	−3.25	0.10
Portland	Lombard-Emerald Branch, USNB	38,456	6.73	0.54
Portland	Menlo Park Branch, USNB	46,456	5.59	0.65
Portland	Metropolitan Branch, USNB	58,132	28.20	0.82
Portland	Milwaukie-Powell Branch, USNB	29,657	2.03	0.42
Portland	One Pacific Square Branch, USNB	9,979	12.64	0.14
Portland	Peninsula Branch, USNB	52,830	1.85	0.74
Portland	Portland Adventist Medical Center Branch, USNB	3,398	3.00	0.05
Portland	S.E. 72nd & Foster Road Branch, USNB	11,967	11.99	0.17
Portland	S.W. 12th & Morrison Branch, USNB	15,115	2.23	0.21
Portland	S.W. 2nd & Columbia Branch, USNB	15,922	31.14	0.22
Portland	S.W. 5th & Clay Branch, USNB	9,826	−11.55	0.14
Portland	S.W. Third & Salmon Branch, USNB	11,283	−4.79	0.16
Portland	Sandy Boulevard Branch, USNB	50,414	2.86	0.71
Portland	Stadium Branch, USNB	103,764	1.87	1.46
Portland	The Tower Branch, USNB	21,106	37.66	0.30
Portland	The Village at Forest Glen Branch, USNB	1,773	40.93	0.02
Portland	Union Avenue Branch, USNB	42,199	5.44	0.59
Portland	Westmoreland Union Manor Branch, USNB	2,830	1.87	0.04
Portland	Woodstock Boulevard Branch, USNB	46,917	3.72	0.66
Portland	West One Bank Oregon	98,019	−10.11	1.38
Portland	Columbia Plaza Branch, West One Bank Oregon	8,993	−36.41	0.13
Portland	Ione Plaza Branch, West One Bank Oregon	2,853	−3.15	0.04
Portland	Lloyd Branch, West One Bank Oregon	21,641	−.07	0.30
Portland	N.E. 122nd & Halsey Branch, West One Bank Oregon	11,629	12.90	0.16
Portland	American State Bank	10,817	−21.42	0.15
	Total for Multnomah County	$ 7,107,104	−5.41	
POLK COUNTY				
Dallas	Bank of Willamette Valley	$ 18,158	7.20	14.09
Dallas	Great Western Bank	3,249	5.41	2.52
Dallas	Dallas Branch, Security Pacific Bank Oregon	28,004	−5.33	21.72
Independence	Independence Office, Key Bank of Oregon	5,896	2.52	4.57
Monmouth	Monmouth Branch, The Commercial Bank	6,428	−.72	4.99
Monmouth	Monmouth Branch, USNB	25,737	12.35	19.97
Salem	West Motor Branch, The Commercial Bank	9,226	−.59	7.16
Salem	West Salem Branch, USNB	32,210	1.60	24.99
	Total for Polk County	$ 128,908	−1.66	
SHERMAN COUNTY				
Moro	Sherman County Branch, First Interstate Bank of Oregon, N.A.	$ 0	−100.00	N/A
	Total for Sherman County	$ 0	−100.00	
TILLAMOOK COUNTY				
Cloverdale	Cloverdale Branch, USNB	$ 10,009	2.46	11.47
Garibaldi	Garibaldi Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Manzanita	Manzanita Branch, USNB	14,748	7.27	16.90
Rockaway	Nehalem Bay Branch, USNB	9,111	−1.17	10.44
Tillamook	Tillamook Branch, First Interstate Bank of Oregon, N.A.	0	−100.00	0.00
Tillamook	Tillamook Branch, USNB	42,121	11.59	48.25
Tillamook	Tillamook Branch, Western Bank	11,303	48.00	12.95
	Total for Tillamook County	$ 87,292	−28.91	

STATE AND NATIONAL BANKS OF OREGON, AND BRANCHES—Continued

	Bank Name and Location		*Deposits*	*% of Change*	*% of County*
UMATILLA COUNTY					
Athena	Athena Branch, USNB	$	12,407	1.15	4.83
Hermiston	Hermiston Branch, First Interstate Bank of Oregon, N.A.		0	−100.00	0.00
Hermiston	Inland Empire Bank		52,430	0.01	20.41
Hermiston	Hermiston Branch, USNB		37,114	0.83	14.45
Milton-Freewater	Bank of Commerce		38,365	1.09	14.94
Milton-Freewater	Milton-Freewater Branch, Security Pacific Bank Oregon		23,954	0.51	9.33
Milton-Freewater	Milton-Freewater Branch, USNB		3,986	43.89	1.55
Pendleton	Pendleton Branch, First Interstate Bank of Oregon, N.A.		0	−100.00	0.00
Pendleton	Pendleton Branch, Inland Empire Bank		19,051	7.01	7.42
Pendleton	Pendleton Branch, Security Pacific Bank Oregon		8,910	−20.19	3.47
Pendleton	Pendleton Branch, USNB		43,799	2.15	17.05
Pilot Rock	Pilot Rock Branch, First Interstate Bank of Oregon, N.A.		0	−100.00	0.00
Stanfield	Stanfield Branch, Inland Empire Bank		4,774	20.79	1.86
Umatilla	Umatilla Branch, First Interstate Bank of Oregon, N.A.		0	−100.00	0.00
Umatilla	Umatilla Branch, Inland Empire Bank		10,297	5.68	4.01
Weston	Weston Branch, Bank of Commerce		1,739	43.24	0.68
	Total for Umatilla County	$	256,826	−17.67	
UNION COUNTY					
Elgin	Elgin Branch, USNB	$	7,863	7.90	13.51
La Grande	La Grande Branch, First Interstate Bank of Oregon, N.A.		0	−100.00	0.00
La Grande	La Grande Branch, USNB		42,126	6.25	72.38
La Grande	La Grande Branch, Western Bank		8,212	19.72	14.11
Union	Union Branch, First Interstate Bank of Oregon, N.A.		0	−100.00	0.00
	Total for Union County	$	58,201	−44.95	
WALLOWA COUNTY					
Enterprise	Enterprise Branch, Bank of Wallowa County	$	6,098	18.15	23.61
Enterprise	Enterprise Branch, First Interstate Bank of Oregon, N.A.		0	−100.00	0.00
Enterprise	Enterprise Branch, USNB		4,433	−4.89	17.16
Joseph	Bank of Wallowa County		8,810	12.21	34.11
Wallowa	Wallowa Branch, USNB		6,486	−.35	25.11
	Total for Wallowa County	$	25,827	−48.37	
WASCO COUNTY					
Dufur	Dufur Branch, USNB	$	13,400	1.24	11.14
Maupin	Maupin Branch, Columbia River Banking Company		385	New	0.32
The Dalles	Columbia River Banking Company		20,314	16.15	16.88
The Dalles	Westside Branch, Columbia River Banking Company		2,630	−16.42	2.19
The Dalles	The Dalles Branch, First Interstate Bank of Oregon, N.A.		0	−100.00	0.00
The Dalles	The Dalles Branch, Security Pacific Bank Oregon		14,996	0.12	12.46
The Dalles	The Dalles Branch, USNB		68,597	2.19	57.01
	Total for Wasco County	$	120,322	−26.85	
WASHINGTON COUNTY					
Aloha	Aloha Branch, First Interstate Bank of Oregon, N.A.	$	0	−100.00	0.00
Aloha	Aloha Office, Key Bank of Oregon		13,779	6.73	1.57
Aloha	Farmington Mall Office, Key Bank of Oregon		8,920	13.25	1.02
Aloha	Aloha Branch, USNB		16,341	8.98	1.86
Banks	Banks Branch, USNB		16,099	30.29	1.83
Banks	Banks Branch, Valley National Bank of Oregon		16,174	820.02	1.84
Beaverton	Beaverton Branch (Main), First Interstate Bank of Oregon, N.A.		0	−100.00	0.00
Beaverton	Creekside Village Branch, First Interstate Bank of Oregon, N.A.		0	0.00	0.00
Beaverton	Murrayhill Branch, First Interstate Bank of Oregon, N.A.		0	New	0.00
Beaverton	West Beaverton Branch, First Interstate Bank of Oregon, N.A.		0	−100.00	0.00
Beaverton	Progress Plaza Office, Key Bank of Oregon		10,430	10.27	1.19
Beaverton	Westgate Office, Key Bank of Oregon		13,585	1.80	1.55
Beaverton	Beaverton Branch, Security Pacific Bank Oregon		11,242	New	1.28
Beaverton	Beaverton Mall Branch, Security Pacific Bank Oregon		8,689	19.20	0.99
Beaverton	Murray & Allen Branch, Security Pacific Bank Oregon		6,623	9.41	0.75
Beaverton	Valley Plaza Branch, Security Pacific Bank Oregon		10,340	11.60	1.18
Beaverton	Beaverton Branch, USNB		78,819	2.38	8.97
Beaverton	North Beaverton Branch, USNB		42,453	11.34	4.83
Beaverton	Beaverton Branch, Valley National Bank of Oregon		11,322	−10.90	1.29
Beaverton	Beaverton Branch, West One Bank Oregon		19,485	21.51	2.22

STATE AND NATIONAL BANKS OF OREGON, AND BRANCHES—Continued

	Bank Name and Location		*Deposits*	*% of Change*	*% of County*
WASHINGTON COUNTY	— Continued				
Beaverton	Nimbus Center Branch, West One Bank Oregon	$	9,449	19.72	1.08
Beaverton	Beaverton Office, Key Bank of Oregon		20,188	2.33	2.30
Cedar Hills	Cedar Hills Branch, First Interstate Bank of Oregon, N.A.		0	−100.00	0.00
Cornelius	Cornelius Branch, First Interstate Bank of Oregon, N.A.		0	−100.00	0.00
Cornelius	Cornelius Branch, Valley National Bank of Oregon		5,059	−67.74	0.58
Forest Grove	Farmers and Merchants Bank		5,583	12.51	0.64
Forest Grove	Forest Grove Branch, First Interstate Bank of Oregon, N.A.		0	−100.00	0.00
Forest Grove	Forest Grove Branch, Security Pacific Bank Oregon		7,825	New	0.89
Forest Grove	Valley National Bank of Oregon		48,415	−1.52	5.51
Hillsboro	10th & Main Branch, First Interstate Bank of Oregon, N.A.		0	−100.00	0.00
Hillsboro	Hillsboro Branch, First Interstate Bank of Oregon, N.A.		0	−100.00	0.00
Hillsboro	Hillsboro Office, Key Bank of Oregon		24,904	25.99	2.84
Hillsboro	Hillsboro Branch, Security Pacific Bank Oregon		15,879	302.50	1.81
Hillsboro	Hillsboro Mall Branch, Security Pacific Bank Oregon		4,817	100.00	0.55
Hillsboro	Hillsboro Branch, United Savings Bank		8,374	New	0.95
Hillsboro	East Hillsboro Branch, USNB		7,674	21.63	0.87
Hillsboro	Hillsboro Commercial Branch, USNB		74,965	4.63	8.53
Hillsboro	West Hillsboro Branch, USNB		6,114	6.60	0.70
Hillsboro	Hillsboro Branch, Valley National Bank of Oregon		1,910	−57.67	0.22
Hillsboro	Hillsboro Branch, West One Bank Oregon		7,554	8.44	0.86
King City	King City Branch, First Interstate Bank of Oregon, N.A.		0	−100.00	0.00
King City	Tigard Towne Square Office, Key Bank of Oregon		5,039	41.58	0.57
King City	King City Branch, Security Pacific Bank Oregon		6,442	New	0.73
King City	King City Branch, USNB		52,040	6.87	5.92
North Plains	North Plains Branch, Farmers and Merchants Bank		1,975	−8.81	0.22
Portland	185th & Sunset Hwy. Branch, First Interstate Bank of Oregon, N.A.		0	−100.00	0.00
Portland	Greenburg Road, First Interstate Bank of Oregon, N.A.		0	−100.00	0.00
Portland	Cedar Mill Branch, Security Pacific Bank Oregon		13,606	115.59	1.55
Portland	185th & Sunset Branch, USNB		14,391	8.19	1.64
Portland	Cedar Mill Branch, USNB		20,057	10.86	2.28
Raleigh Hills	Raleigh Hills Branch, First Interstate Bank of Oregon, N.A.		0	−100.00	0.00
Raleigh Hills	Raleigh Hills Branch, USNB		50,086	7.35	5.70
Sherwood	Sherwood Office, Key Bank of Oregon		2,815	0.71	0.32
Sherwood	Sherwood Branch, USNB		19,539	0.24	2.22
Tigard	Tigard Branch, First Interstate Bank of Oregon, N.A.		0	−100.00	0.00
Tigard	Washington Square Branch, First Interstate Bank of Oregon, N.A.		0	−100.00	0.00
Tigard	Tigard Office, Key Bank of Oregon		14,104	17.13	1.61
Tigard	Tigard Branch, Security Pacific Bank Oregon		7,993	−4.56	0.91
Tigard	Greenway Branch, USNB		10,493	21.94	1.19
Tigard	Tigard Branch, USNB		44,593	−16.54	5.08
Tigard	Washington Square Branch, USNB		27,887	10.28	3.17
Tualatin	Tualatin Branch, First Interstate Bank of Oregon, N.A.		0	−100.00	0.00
Tualatin	Tualatin Office, Key Bank of Oregon		4,935	33.09	0.56
Tualatin	Tualatin Branch, USNB		18,417	20.80	2.10
West Slope	West Slope Branch, USNB		30,916	−5.56	3.52
	Total for Washington County	$	878,339	−28.41	
WHEELER COUNTY					
Fossil	Fossil Branch, First Interstate Bank of Oregon, N.A.	$	0	−100.00	N/A
	Total for Wheeler County	$	0	−100.00	
YAMHILL COUNTY					
Amity	Amity Branch, USNB	$	7,450	4.81	3.50
Dayton	Dayton Branch, USNB		8,613	7.94	4.05
McMinnville	McMinnville Branch, USNB		58,509	8.80	27.51
McMinnville	McMinnville Branch, First Interstate Bank of Oregon, N.A.		0	−100.00	0.00
McMinnville	McMinnville Main Office, Key Bank of Oregon		32,819	−2.98	15.43
McMinnville	North Town Office, Key Bank of Oregon		3,145	14.57	1.48
McMinnville	McMinnville Branch, Security Pacific Bank Oregon		7,440	0.39	3.50
McMinnville	Valley Community Bank		13,200	10.52	6.21
Newberg	Newberg Branch, First Interstate Bank of Oregon, N.A.		0	−100.00	0.00
Newberg	Friendsview Manor Office, Key Bank of Oregon		0	New	0.00
Newberg	Newberg Office, Key Bank of Oregon		9,625	New	4.53
Newberg	Newberg Branch, The Commercial Bank		7,433	9.08	3.49
Newberg	Newberg Branch, USNB		34,939	7.99	16.43

STATE AND NATIONAL BANKS OF OREGON, AND BRANCHES – Continued

	Bank Name and Location		*Deposits*	*% of Change*	*% of County*
YAMHILL COUNTY — Continued					
Sheridan	Sheridan Branch, USNB	$	20,060	2.26	9.43
Willamina	Willamina Branch, Security Pacific Bank Oregon		9,463	−4.88	4.45
Yamhill	Yamhill/Carlton Branch, First Interstate Bank of Oregon, N.A.		0	−100.00	0.00
	Total for Yamhill County	$	212,696	−15.45	
	Totals for State of Oregon	$	14,467,474	−18.32	

(NOTE: Data not available for First Interstate Bank of Oregon, N.A.)

Collection Agencies

COLLECTION AGENCY ROSTER

License No.	*Agency Name, Assumed Business Name and Location*
47927	3 C's Checks, Collections, Credit 724 Main Street, Suite 207, Klamath Falls, OR 97601
43200	A P C A Financial Services P.O. Box 490, Polson, MT 59860
25200	Account Collection Bureau, Inc. 303 S. Fifth Street, Suite 200, Springfield, OR 97477
37700	Account Control Services, Inc. 3271 N.E. 158th, Portland, OR 97230
25800	Acount Service Plan, Inc. Professional Center, 1012 S.E. Oak Street, Suite 221, Roseburg, OR 97470
25700	Advanced Collections 306 E. Main, Talent, OR 97540
47929	Albany Credit Collection, Inc. 135 S.W. Fifth Avenue, Albany, OR 97321
47942	Allied Collection and Recovery Service 851 N.W. Wall Street, Bend, OR 97702
47964	Allied Computorized Credit and Collections 1390 S.E. 122nd Street, L-4, Portland, OR 97233
10400	Allied Recovery, Inc. 1015 S.E. Woodward, Portland, OR 97202
41000	American Business Credit, Inc. 6604 N.E. Glisan, Portland, OR 97213
10600	American Lenders Service Co. 2786 Roosevelt Blvd., Eugene, OR 97402
21300	American Lenders Service Co. of Portland P.O. Box 11575, Portland, OR 97211
47800	American Lenders Service Co. 2604 N. Birch, La Grande, OR 97850
47988	American Lenders Service Company of Salem 1375 13th Street S.E., Salem, OR 97309-1107
10900	Apollo Financial Services, Inc. 543 S.W. 3rd, Lake Oswego, OR 97034
40100	Artransa Credit, Inc. 1732 N.W. Quimby, Portland, OR 97210
23100	ASC Collections Co., Inc. 1400 Candlelight Dr., #168, Eugene, OR 97402
31300	Asset Recovery Group, Inc. P.O. Box 14188, Portland, OR 97214
47907	Asset Systems, Inc. 4520 S.E. Belmont, Suite 280, Portland, OR 97215
37300	Associated Bureaus, Inc. 260 E. Wentworth Avenue, St. Paul, MN 55118
31000	Associates Collection Agency 1704 N.E. Cliff Drive, Bend, OR 97708
45900	Assured Collections 1980 Gilham Road, Eugene, OR 97401
39400	ATC Freight Reducers, Inc. 4120 International Way, Suite A 103, Milwaukie, OR 97222
48005	Atlanta National Credit Service 101 Elliott Avenue W., Suite 1400, Seattle, WA 98119
11200	Auto Rescue, Inc. P.O. Box 6583, Portland, OR 97228
41300	Bancorp Service Bureau, Inc. 3444 S.E. Powell Blvd., Portland, OR 97242
47955	Best Credit Services P.O. Box 1377, Rogue River, OR 97537
47974	Bill Brattain, Inc. 1107 S.W. Stephenson Court, Portland, OR 97219
11700	Bonded Adjusters, Inc. 1890 Monroe, North Bend, OR 97459
11800	Bonded Credit Company 3444 S.E. Powell Blvd., Portland, OR 97242
47968	Bottom Line Services 917 N.E. 122nd, Suite 12, Portland, OR 97230
47984	Bounty Hunters, Inc. 3950 S.W. 114th, Portland, OR 97228-6583
11900	Bruhnke & Silver, Inc. 2110 E. First St., #106, Santa Ana, CA 97205
12100	Business Mens Service Co. 808 S.E. 19th, #2, Portland, OR 97214
12300	Cam Credits, Inc. 1108 J Avenue, La Grande, OR 97850
12400	Capital Credit & Collection Service, Inc. 4415 N.E. Sandy Blvd., Portland, OR 97213
29800	Carol Collections 211 N. Main, Payette, ID 83661
17600	Carter-Jones Collection Service, Inc. 1143 Pine Street, Klamath Falls, OR 97601
12600	Cascade Collections, Inc. 1375 13th St. S.E., Salem, OR 97302
34900	Cascade Recovery 14425 S.E. Stark, Portland, OR 97233
12700	Cash Flow Management, Inc. 5530 S.E. Center St., Portland, OR 97206
12800	Caveman Credit Service, Inc. 412 S.E. 7th Street, Grants Pass, OR 97526
47918	CBR Collection Services 41 East San Luis Street, Salinas, CA 93901
12900	Central Adjustment Bureau 8196 S.W. Hall Blvd., #212, Beaverton, OR 97005
13000	Central Billing Bureau, Inc. 15010 S.E. McLoughlin Blvd., Portland, OR 97222
13200	Central Oregon Collections, Inc. 354 N.W. Greenwood, Suite 204, Bend, OR 97709
37800	Central Valley Collections, Inc. 1135 Dale St. S.E., Albany, OR 97321
44800	Century 21 B&B Real Estate, Inc. 3438 Pacific Ave., Forest Grove, OR 97116
38300	Chambers Communications Corp. 2225 Coburg Rd., Eugene, OR 97401
47925	Check Busters Collections 3000 Market Street, Suite 202, Salem, OR 97301
25100	Check Central of Oregon, Inc. 3430 S.E. Powell, Portland, OR 97242
42800	Checkrite of Oregon, Inc. 12790 S.E. Stark, #101, Portland, OR 97236
45300	CIR Property Mgmt. CC 1142 Willagillespie Rd., Suite 7, Eugene, OR 97401
17200	Cirn, Inc. 12760 S.E. Stark, Suite 201, Portland, OR 97236
13400	Clackamas County Collection Bureau, Inc. — abn Tillamook County Collection Bureau 6901 S.E. Lake Rd., Suite 3, Milwaukie, OR 97222
47200	Cleveland Investigation Company 126 E. Main Street, Medford, OR 97501
47944	Client's Service, Inc. 13563 N.W. Cornell Road, Suite 159, Portland, OR 97229
13600	Coastal Adjustment Bureau, Inc. 280 E. 17th, Eugene, OR 97440
13700	Cody Barden Daniels & Palo, Inc. 9115 S.W. Oleson Rd., #105, Portland, OR 97223
13800	Collect A Check, Inc. 2828 S.W. Corbett, Room 222, Portland, OR 97201
13900	Collection Bureau of Oregon, Inc. 1703 Albany St., La Grande, OR 97850
47903	Collection Technology Incorporated 209 E. Alameda Ave., Suite 204, Burbank, CA 91504
14000	Collections Incorporated 105 S.E. 18th Avenue, Portland, OR 97214
41800	Columbia Collection Service, Inc. 6975 S.W. Sandburg Rd., Tigard, OR 97223
14200	Columbia Credits, Inc. 1002 A West 6th, The Dalles, OR 97058
23800	Commercial Collections of Oregon, Inc. 235 Union St. N.E., Salem, OR 97308
47100	Commercial Credit Bur. of OR, Inc. Rte. 1, Box 1392 B, Bandon, OR 97411
47965	Commercial Recovery, Inc. P.O. Box 2972, Beaverton, OR 97075-8072
14600	Continental Credit Association, Inc. 1110 S.E. Alder Street, Portland, OR 97214
47958	Crater Credit Corporation P.O. Box 126, Trail, OR 97541
44400	Credit Bureau of Josephine Co., Inc. 407 N.E. 6th, Grants Pass, OR 97526
16400	Credit Bureau of Baker County 1927 Washington Avenue, Baker, OR 97814
10200	Credit Bureau of Clatsop County, Inc. 433 13th St., Astoria, OR 97103
10300	Credit Bureau of Columbia County, Inc. 150 St. Helens Street, St. Helens, OR 97051
48016	Credit Bureau of Klamath County 905 Main, Suite 2, Klamath Falls, OR 97601
48011	Credit Bureau of Lake County 420 North First Street, Lakeview, OR 97603
15000	Credit Bureau of Walla Walla & Milton-Freewater 8 S.W. 7th Street, Milton-Freewater, OR 97862
39200	Credit Control Corporation 11140 S.W. Pacific Hwy., Suite 200, Portland, OR 97219
15100	Credit Managers Institute, Inc. P.O. Box 42547, Portland, OR 97242
42200	Credit Service Company 937 S.W. 14th Avenue, Portland, OR 97214

COLLECTION AGENCY ROSTER – Continued

License No.	*Agency Name, Assumed Business Name and Location*
17500	Credit Services of Oregon, Inc. 1231 S.E. Stephens, Roseburg, OR 97470
18300	Credit Systems of Oregon, Inc. 525 N.E. Greewood, Bend, OR 97701
46006	Credit Union Collectors, Inc. 702 Jefferson Street, Vancouver, WA 98660
15300	Creditors Collection Service, Inc. 3294 Pacific Place S.W., Albany, OR 97321
47976	Creditors Collection Service of Lincoln County, Inc. 215 East Olive, Suite 1, Newport, OR 97365
15400	Credits, Inc. 245 S.E. 4th, Pendleton, OR 97801
15500	Curry Collections, Inc. 511 Fern Street, Brookings, OR 97415
37400	D R Credit Services, Inc. 1017 S.W. Morrison, #406, Portland, OR 97205
27600	DCS Inc. of California 555 McCormick Street, San Leandro, CA 94577
43100	Dealers Recovery, Inc. 1650 N.E. Stephens, Roseburg, OR 97470
46000	Delivery Verification Service, Inc. 240 N. James St., Bldg. 2, Newport, DE 19804-3190
14400	Dun & Bradstreet Commercial Collections 825 N.E. Multnomah, Suite 525, Portland, OR 97232
15900	Emerald Collection Service, Inc. 1485 Polk Street, Eugene, OR 97440
41500	Evergreen Adj. Service, Inc. 5944 N.E. Sandy Blvd., Portland, OR 97213
47936	Federal Collection Systems, Inc. 2600 N.E. Highway 101, Suite A, Lincoln City, OR 97367
16200	Fidelity Collection Service, Inc. 135 Third St., Hillsboro, OR 97123
46800	Field Service Management Group, Inc. 8305 S.E. Monterey, #207, Portland, OR 97266
16300	Financial Collection Agencies 2033 6th Avenue, Suite 263, Seattle, WA 98121
47939	First Regional Corporation P.O. Box 1179, Klamath Falls, OR 97601
16600	Fuchs Business Liquidators, Inc. 1209 Pearl Street, Eugene, OR 97401
47904	GC Services Limited Partnership 6330 Gulfton, Houston, TX 77081
48022	GC Services Limited Partnership/Lake Oswego 3975 S.W. Mercantile Drive, Building B, Lake Oswego, OR 97035
16700	General Credit Service, Inc. 2724 Jacksonville Highway, Medford, OR 97501
44200	Gerald A. Read 2820 S.E. Roswell, Milwaukie, OR 97222
47946	Gordon W. Pace 7237 S.E. Center, Portland, OR 97206
26600	Greater Northwest Financial Adjusters, Inc. Hwy. 115, Eugene, OR 97402
18400	Healthlink 105 S.E. 18th, Portland, OR 97208
46500	Healthlink Ventures Corp. 500 N.E. Multnomah Street, Portland, OR 97232
17000	I.C. System, Inc. 444 East Highway 96, St. Paul, MN 55164
34600	Interstate Collections 1100 N.E. 21st Ave., Portland, OR 97232
47951	Investigative Services of Oregon, Inc. 4000 Kruse Way Place, Suite 265, Lake Oswego, OR 97035
47993	Investment Recovery Services, Inc. 2727 12th Street S.E., Salem, OR 97302
24100	Investor Mortgage Co. P.O. Box 515, Stayton, OR 97383
25300	J & R Anderson Business Service, Inc. 18819 S.E. McLoughlin Blvd., Portland, OR 97267
44700	Jacobs PC II Systems, Inc. P.O. Box 1026, Tualatin, OR 97062
31500	Jefferson State Adjusters 3322 Laverne Ave., Klamath Falls, OR 97603
47947	Karrenelson Management Services Ltd 4494 River Road N., Salem, OR 97303
47900	Key Recovery, Inc., 8700 S.W. 26th, Suite S, Portland, OR 97219
36700	KSR Collections, P.O. Box 291, Gresham, OR 97030
47952	Landmark Financial Services, Inc. 695 Commercial Street S.E., Salem, OR 97301
42300	Law One, Inc. 9045 S.W. Barbur, Ste. 3, Portland, OR 97219
45400	Lincoln Credit Services 4175 S.W. Tualaway, Beaverton, OR 97213
30000	Linn Benton Credit Services, Inc. 209 N.W. 5th, Corvallis, OR 97330
20300	M & M Collections & Repossessions Route 4, # 11, La Grande, OR 97850
35300	Major Finance Co. 790 Commercial St. S.E., # 300, Salem, OR 97309
18100	Man Data, Inc. 2920 River Rd., # B, Eugene, OR 97440
44900	Marketing Dynamics, Inc. 1025 S.E. Bain Street, Albany, OR 97321
47924	Mary Bennett Collections Rt. 1, Box 17, Richland, OR 97870
17900	MCS Services, Inc. 230 9th Street, Astoria, OR 97103
30700	Media Account Service, Inc. 407 S.W. 11th Avenue, Portland, OR 97205
18200	Merchants Credit Bureau Salem, Inc. 3125 River Rd. North, Salem, OR 97303
34800	Metro Credit Consulting Service, Inc. P.O. Box 665, Beaverton, OR 97075
29700	Metropolitan Agencies, Inc. 316 N. Johnson, McMinnville, OR 97128
14700	Midax 4496 Hillcrest Road, Medford, OR 97504
47913	Motor Carrier Audit & Collection Company 1636 W. Irving Blvd., Irving, TX 75061
42100	Nat. Assoc. of Credit Mgmt. Or., Inc. 937 S.W. 14th Avenue, Portland, OR 97205
38800	National Check Acceptance, Inc. 1078 Court St., #103, Medford, OR 97501
46300	National Collection Systems, Inc. 915 Olive St., Suite 420, St. Louis, MO 63101
48019	National Collection Service 1340 12th Avenue, Longview, WA 98632-7908
47921	National Credit Management, Inc. 8340 Gage Blvd., # 603, Kennewick, WA 99336
18900	National Revenue Corporation 2323 Lake Club Drive, Columbus, OH 43213
48017	National Telecomputer Services, Inc. 6275 Eastland Road, Brook Park, OH 44142
28700	Northwest Credit Service, Inc. 12700 S.E. Stark, Suite 206, Portland, OR 97216
48013	Northwest Funding Ltd 440 East Second Avenue, Eugene, OR 97401
40900	Northwestern Adjusters P.O. Box 1302, Merlin, OR 97532
27800	N.W. Creditmens Recovery Association, Inc. 1301 D 6th St., Grants Pass, OR 97526
41100	Oceanside Collections, Inc. 2170 N.E. Hwy 101, Lincoln City, OR 97367
17100	Omega Claims Service, Inc. 5200 S.W. Macadam, Suite 490, Portland, OR 97201
19200	Oregon Adjusters Eugene, Inc. 2790 Roosevelt Blvd., Eugene, OR 97401
19300	Oregon Adjusters Medford, Inc. 400 Madrona Street, Medford, OR 97501
20800	Oregon Asset Company 900 S.W. Fifth Ave., Suite 2300, Portland, OR 97204
19600	Oregon Credit Adjustment, Inc. 519 S.W. Third Ave. (710 Dekum Bldg.), Portland, OR 97204
42000	Oregon Washington Recovery Co., Inc. P.O. Box 14873, Portland, OR 97214
48025	Oregon One, Inc. 12311 N.E. Glisan, Suite 120, Portland, OR 97230
43000	Par Con Credit Services 1351 Harbeck Road, Grants Pass, OR 97526
48024	Pacific Adjusters 270 Rowe Street, Wheeler, OR 97147
19800	Payco General American Credits, Inc. 400 S.W. 6th, Suite 815, Portland, OR 97204
20000	Pendleton Collections Incorporated 220 S.E. Emigrant, Pendleton, OR 97801
47977	Personal Service Agency 330 S.W. Stark, Suite 211, Portland, OR 97204
45100	PM Associates Ltd 4700 Carolina N.E., Salem, OR 97305
43900	Portland Credit, Inc. 811 E. Burnside, Ste. 217, Portland, OR 97214
47978	Probe Security and Investigations 220 Beatty Street, Medford, OR 97501
47989	Professional Collection Services 380 S.E. H Street, Grants Pass, OR 97526

COLLECTION AGENCY ROSTER – Continued

License No.	*Agency Name, Assumed Business Name and Location*
20400	Professional Collections, Inc. 1626 N. Vancouver Avenue, Portland, OR 97207
32300	Professional Service Bureau 506 South Main, Milton-Freewater, OR 97826
45600	Quality Collection Services, Inc. 10250 Greenburg Road, Suite 300, Portland, OR 97223
40900	Quick Collect, Inc. 235 N.E. 122nd Avenue, Portland, OR 97230
17700	Ray Klein, Inc. 106 E. 16th, Eugene, OR 97401
20500	Recovery Bureau of Oregon, Inc. 125 E. Berkeley Street, Gladstone, OR 97027
47999	Repossessed Auto Outlet, Inc. 2710 S.E. 50th, Portland, OR 97206
40400	Retail Credit Service, Inc. 36 S.W. 3rd Ave., Ontario, OR 97914
47950	Revenue Investigation Corporation 3633 S.E. 35th Place, Suite C, Portland, OR 97202
27300	Riddle Auto Clinic 380 W. 6th, Riddle, OR 97469
47953	Russell Blair Vehicle Recovery 1683 N.E. Diablo, Bend, OR 97701
47982	Servicenter 17800 Boones Ferry Road N.E., Hubbard, OR 97032
28500	South Washington Collection Bureau, Inc. 2515 Kauffman, Vancouver, WA 98660
21000	Southern Oregon Credit Service, Inc. 841 Stewart Avenue, #11, Medford, OR 97501
48010	Special Services Bureau 1072 S. Second, Coos Bay, OR 97420
43700	State Adjustment, Inc. 780 Commercial St. S.E., Suite 105, Salem, OR 97301
47400	Statewide Adjusters 633 Stevens Rd., Eagle Point, OR 97524
36000	Superior Collections, Inc. 2213 F Street, Vancouver, WA 98663
22500	Superior Credit Associates, Inc. 44 S 4th Street, Central Point, OR 97502
25900	Sylvan Medical Service, Inc. 5415 S.W. Westgate Drive, Portland, OR 97221
46200	T & S Repossession 9982 S. Morgnam Circle, Molalla, OR 97038
45700	Tart Collections 3038 S.E. 119th, Portland, OR 97266
21200	Tem-Mar Enterprises, Inc. 824 N. A Street, Eugene, OR 97401
16500	The Credit Bureau, Inc. of Georgia 921 S.W. Washington, Room 816, Portland, OR 97205
21400	Timber Collections, Inc. 1012 S.E. Oak Street, Suite 230, Roseburg, OR 97470
36400	Transtaafl Investigations P.O. Box 25758, Portland, OR 97225
21500	Transworld Systems, Inc. 921 S.W. Washington, Suite 256, Portland, OR 97205
21600	Treasure Valley Collection Agency 10387 Iowa Avenue, Payette, ID 83661
30040	Tri-Systems Collection Service, Inc. 10835 Main Street, Milwaukie, OR 97222
13100	Truax Corporation 1780 S.W. Third Street, Corvallis, OR 97330
46700	United Compucred Collections, Inc. 4190 Harrison Ave., Cincinnati, OH 45211
35800	United Creditors Alliance Corp. 2221 Lake Club Drive, Columbus, OH 43232
47700	United Recovery Ser. of S. Or., Inc. 20285 Antioch Rd., Medford, OR 97501
23000	United Recovery Service, Inc. P.O. Box 1428, Medford, OR 97501
24400	U.S. Bancorp Mortgage Co. 555 S.W. Oak Street, Portland, OR 97208
22200	Valley Credit Service, Inc. 960 Broadway Street, #4, Salem, OR 97308
33900	Van Ru Credit Corporation 6141 North Cicero Avenue, Chicago, IL 60646
22400	Vanguard Adjustment Co. 8525 N. Lombard, Portland, OR 97203
41200	Watsons Z P.O. Box 1777, Albany, OR 97321
28000	West Coast Collections P.O. Box 6073, Brookings, OR 97415
47832	Western Collections, Inc. 13807 S.E. McLoughlin, Suite 120, Milwaukie, OR 97030
23600	Western Credit & Collection Service 7337 N.E. Fremont Street, Portland, OR 97213
44600	Western Finance Adjusters, Inc. P.O. Box 14391, Portland, OR 97214
22800	Western Mercantile Agency, Inc. 840 Central, Coos Bay, OR 97420
47940	William Frank Whitehead 5271 Old Highway 999 South, Roseburg, OR 97470

COLLECTION AGENCY CROSS-REFERENCE BY ASSUMED BUSINESS NAME

Assumed Business Name	*Agency Name*
ACCI	Albany Credit Collection, Inc.
Accounts Management Company	Credit Bureau of Columbia County, Inc.
ASI	Asset Systems, Inc.
Acme Credit	Tem-Mar Enterprises, Inc.
American Lenders Service Company	Oregon Adjusters Medford, Inc.
Asset Recovery, Inc.	Asset Recovery Group, Inc.
BRS Collection Services	Metro Credit Consulting Service, Inc.
Bent/Linn Credit Service, Inc.	Linn Benton Credit Service, Inc.
Bruce Perkins	West Coast Collections
Business and Professional Adjustment Company	Credit Bureau of Bexar County
CIC, Inc.	Cleveland Investigation Company
CU Collectors, Inc.	Credit Union Collectors, Inc.
Cashco Financial Services, Inc.	Repossessed Auto Outlet, Inc.
Central Credit Corporation	Truax Corporation
Commercial Adjustment Company	MCS Services, Inc.
Control-O-Fax Corporation	Mifax
Credit Bureau of Salinas, Inc.	CBR Collection Service
Credit Bureau of Union and Wallowa Counties	CAM Credits, Inc.
Credit Protection Service	I. C. System, Inc.
Creditors Protective Association, Inc.	Payco General American Credits, Inc.
Diversified Creditors Service	South Washington Collection Bureau, Inc.
Douglas Credit Bureau	Credit Services of Oregon, Inc.
Equitable Collection Service	Tri-Systems Collection Service, Inc.
FCA	Financial Collection Agencies
Facility Management Services	Professional Collections, Inc.
Far West Credit Services	D. R. Credit Services, Inc.
Fuchs Business Consultants	Fuchs Business Liquidators, Inc.
Group Management Services	Healthlink
IS Inc.	Investigative Services of Oregon, Inc.
IS of Oregon, Inc.	Investigative Services of Oregon, Inc.
Industrial Claims Service of Oregon	Omega Claims Service, Inc.
Industrial Credit Service	CIRN, Inc.
Law Enforcement Recovery Service	Account Service Plan, Inc.
MD Financial Services	Marketing Dynamics, Inc.
Medical Dental Hospital Bureau	Coastal Adjustment Bureau, Inc.
Metropolitan Agencies	Credit Systems of Oregon, Inc.
NACM Oregon, Inc.	National Association of Credit Management Oregon, Inc.
National Credit Service	Atlanta National Credit Service
Netco Financial Services	Field Service Management Group, Inc.
Northwest Adjustment	Capital Credit & Collection Service, Inc.
Pacific Coast Credit	Man Data, Inc.
Pendleton Credit Reporting, Inc.	Pendleton Collections, Inc.
Personalized In-House Collections	Crater Credit Corporation
Portland Collectors, Inc.	Portland Credit, Inc.
Professional Credit Service	Ray Klein, Inc.
Professional Credit Service	Recovery Bureau of Oregon, Inc.
Receivable Control Systems	Healthlink Ventures Corporation
Tillamook County Collection Bureau	Clackamas County Collection Bureau, Inc.
Tri Metro Collections	Jacobs PC II Systems, Inc.
United Adjusters, Inc.	Bancorp Service Bureau, Inc.
Western Specialty Products, Inc.	Interstate Collections

Consumer Finance Companies

LICENSEES OPERATING UNDER THE CONSUMER FINANCE ACT

Number of Licensees 126

ALBANY

- BarclaysAmerican/Financial Inc., 208 West Second Avenue, PO Box 846 97321
- Credithrift of America, Inc., 125 West Second Avenue 97321
- Norwest Financial System Oregon, Inc., 1958 E. Pacific Blvd. 97321

BAKER

- Baker County Finance Company, 1920 Washington Street, PO Box 587 97814

BEAVERTON

- Avco Financial Services of Oregon, Inc., 4255 S.W. Cedar Hills Blvd., PO Box 592 97005
- BarclaysAmerican/Financial, Inc., 4800 S.W. Griffith Drive, PO Box 25716 97225
- Beneficial Oregon Inc. dba Beneficial Mortgage Co., 3671 S.W. Hall Blvd. 97005
- Custom Credit Co., Inc., 11355 S.W. Canyon Road, PO Box 2104 97075
- Farm Plan Corporation, 6700 S.W. 105th, Suite 112, Beaverton 97005
- Household Finance Corporation II, 2865 S.W. Cedar Hills Blvd., Suite 1203, PO Box 674, 97075
- Mellon Financial Services Corporation, 12570 S.W. First Street, PO Box 278 97075
- Norwest Financial System Oregon, Inc., 12801-E S.W. Jenkins Road 97005
- United Finance Co. (Beaverton Branch), 10095 S.W. Beaverton-Hillsdale Hwy., PO Box 305 97005

BEND

- Avco Financial Services, Oregon, 20370 Anderson Road, PO Box 7318 97708
- Beneficial Oregon Inc. dba Beneficial Mortgage Co., 818 N.W. Wall Street, PO Box 542 97701
- Credithrift of America, Inc., 1814 N.E. Division St., PO Box 5155 97708

CLACKAMAS

- Associates Financial Services Company of Oregon, Inc., 10001 S.E. Sunnyside Road, Suite 100 97015
- Household Finance Corporation II, PO Box 487, 16246 S.E. 82nd Drive 97015
- Norwest Financial System Oregon, Inc., 8800 S.E. Sunnyside Road 97015
- Transamerica Financial Services, 8800 S.E. Sunnyside Road 97015

COOS BAY

- Credithrift of America, Inc., 3450 Ocean Blvd. 97420
- Mellon Financial Services Corporation, 1165 Newmark Street 97420
- Transamerica Financial Services, 210 S. 4th St., PO Box 1097 97420

CORVALLIS

- Credithrift of America, Inc., 1414 N.W. 9th, PO Box 1350 97330
- Mellon Financial Services Corporation, 900 N.W. Kings Blvd. 97330

EUGENE

- Aetna Finance Company dba ITT Financial Services, 1011 Valley River Way #105 97401
- Associates Financial Services Company of Oregon, Inc., 1142 Willagillespie Rd., Suite 11 97401
- Avco Financial Services of Oregon, Inc., 48 W. 18th, Suite 2 97401
- Beneficial Oregon Inc. dba Beneficial Mortgage Co., 814 Charnelton Street, PO Box 446 97401
- Credithrift of America, Inc., 2160 W. 11th Street 97405
- Frontier Financial Co., 1200 Exec. Parkway, Suite 200 97401
- Household Finance Corporation II, 1011 Valley River Way, #116-C 97440
- Mellon Financial Services Corporation
  - 141 E. 11th Avenue, PO Box 284 97401
  - 1416 Orchard Street 97403
- Norwest Financial System Oregon, Inc., 1144 Willagillespie Road, Suite 4, 97401
- Reliable Credit Association, Inc., 365 Coburg Road, PO Box 43 97440
- The CIT Group/Equipment Financing, Inc., 975 Oak Street, Suite 330 97440
- Transamerica Financial Services, 1500 Valley River Drive, Suite 303 97401
- United Finance Co. (Eugene Branch), 313 Goodpasture Is. Rd. 97401

GLADSTONE

- United Finance Co. (Gladstone Branch), 18431 S.E. McLoughlin Blvd., PO Box 218 97027

GRANTS PASS

- United Finance Co. (Grants Pass Branch), 1455 N.E. Sixth Street, PO Box 470 97526

GRESHAM

- Beneficial Oregon Inc. dba Beneficial Mortgage Co., 120 N.W. Burnside 97030
- Credithrift of America, Inc., 506 N.E. Second Avenue 97030
- Norwest Financial System Oregon, Inc., Gresham Village, 2530 East Burnside 97030
- United Finance Co., 40-90 N.E. Division Street 97030

HERMISTON

- Transamerica Financial Services, 1050 North First Street, P.O. Box 125 97838

HILLSBORO

- Credithrift of America, Inc., 2020-J N.E. Cornell Rd. 97214
- Security Finance Co., 188 S.E. Fourth Avenue 97123

KLAMATH FALLS

- Mellon Financial Services Corporation, 2603 Crosby Avenue, PO Box 86 97601
- Motor Investment Company, 531 South Sixth Street, PO Box 309 97601
- Transamerica Financial Services, 707 Main Street, PO Box 1269 97601

LAKE OSWEGO

- Chase Manhattan Financial Services Inc. dba Chase Manhattan of Oregon, 5285 South West Meadows Road 97034
- Sears Consumer Financial Corp. of Delaware, One Centerpointe Drive 97035
- Transamerica Financial Services, 5285 S.W. Meadows Rd. 97035

LEBANON

- Norwest Financial System Oregon, Inc., 745 Main Street 97355

McMINNVILLE

- Credithrift of America, Inc., 1900 N. Hwy. 99W 97128
- United Finance Co. (McMinnville Branch), 1030 N. Baker Street, PO Box 565 97128

MEDFORD

- Aetna Finance Company dba ITT Financial Services, 2640 B Barnett Road 97501
- Associates Financial Services Company of Oregon, Inc., 259 Barnett Rd., Suite J, PO Box 1743 97501
- Credithrift of America, Inc., 1060 Biddle Road 97501
- Household Finance Corporation II, 111 East Main Street, PO Box 908 97501
- Mellon Financial Services Corporation, 703 Medford Shopping Center 97501
- Norwest Financial System Oregon, Inc., 2328 Poplar Drive 97501
- Transamerica Financial Services, 1322 E. McAndrews Road 97501
- United Finance Co. (Medford Branch), 2743 North Pacific Highway, PO Box 4627 97501

MILWAUKIE

- Beneficial Oregon Inc. dba Beneficial Mortgage Co., 17038 S.E. McLoughlin Blvd. 97222
- Central Finance Co., 16703 S.E. McLoughlin Blvd. 97222
- Credithrift of America, Inc., 10655 S.E. 42nd Avenue 97222
- Custom Credit Co., Inc., 17030 S.E. McLoughlin Blvd. 97222
- Mellon Financial Services Corporation, 16200 S.E. McLoughlin Blvd., PO Box 22347 97222

NEWPORT

- Avco Financial Services of Oregon, Inc., 644 S.W. Coast Hwy., Suite E 97365

ONTARIO

- Avco Financial Services of Oregon, Inc., 2880 S.W. 4th Avenue 97914
- BarclaysAmerican/Financial Inc., 1457 S.W. 4th Avenue, PO Box 128 97914

OREGON CITY

- Avco Financial Services of Oregon, Inc., 133 Oregon City Shopping Center 97045
- Credithrift of America, Inc., 901 Molalla Avenue 97045

PENDLETON

- Aetna Finance Company dba ITT Financial Services, Melanie Square, 1730 S.W. Court 97801

PORTLAND

- Aetna Finance Company dba ITT Financial Services
  - 10415 S.E. Stark, Space A, PO Box 16430 97216
  - 10412 S.E. 82nd Ave., PO Box 66484 97266
- American Credit Corporation, 6643 N.E. Glisan Street 97213
- American General Finance, Inc., 4340 N.E. Sandy Blvd., PO Box 13277 97213
- American Savings Mortgage Services, Inc. dba American Savers Mortgage Corporation, 9320 S.W. Barbur Boulevard, Suite 255 97219
- Avco Financial Services of Oregon, Inc., 11920 S.E. Division 97266
- BarclaysAmerican/Financial, Inc., 10891 S.E. Stark Street 97216
- Beneficial Oregon Inc. dba Beneficial Mortgage Co., 2150 N.E. 82nd Avenue 97204
- Caldwell Acceptance Corporation, PO Box 15158 97215
- Chrysler First Financial Services Corporation, 9011 S.W. Beaverton-Hillsdale Hwy. 97225
- Citicorp Mortgage, Inc., 10725 S.W. Barbur Blvd., Suite 100 97219

LICENSEES OPERATING UNDER THE CONSUMER FINANCE ACT—Continued

- Credithrift of America, Inc.,
  - 1503 N.E. 122nd Blvd. 97230
  - 8855 S.W. Beaverton-Hillsdale Hwy. 97221
  - 4721 S.E. Woodstock Blvd. 97206
- Custom Credit Co., Inc.
  - 115 N.E. 122nd Avenue, PO Box 16581 97230
  - 2000 N.E. Sandy Boulevard 97232
- Ford Motor Credit Company, 1618 S.W. First Avenue #213, 97201
- Household Finance Corporation II
  - 10116 S.E. Washington, P.O. Box 16336 97216
- Mellon Financial Services Corporation, 9955 S.E. Washington 97216
- Norwest Financial System Oregon, Inc., 615 S.E. 162nd Avenue 97233
- Reliable Credit Association, Inc., 1195 S.E. Powell Blvd., PO Box 42205 97242
- Security Pacific Financial Services, Inc.
  - 1 Lincoln Center, 10300 S.W. Greenburg Rd. 97223
  - 8305 S.E. Monterey Avenue 97266
- The Mortgage Exchange, Inc., 5100 S.W. Macadam Avenue, Suite 300 97201
- Transamerica Financial Services
  - 9955 S.E. Washington, Suite 300 97216
  - 10260 S.W. Greenburg Rd. 97221
- United Finance Co., 515 E. Burnside Street 97214
- United Finance Co. (Gateway Branch), 1424 N.E. 102nd Avenue 97220
- Western Credit Services Co., 11035 N.E. Sandy Blvd 97222

ROSEBURG

- Mellon Financial Services Corporation, 423 S.E. Jackson 97470
- Transamerica Financial Services, 34 Garden Valley Shopping Center 97470
- United Finance Co. (Roseburg Branch), 729 S.E. Washington Street, PO Box 1285 97470

SALEM

- Aetna Finance Company dba ITT Financial Services, 982 Lancaster Drive N.E. 97301
- Avco Financial Services of Oregon, Inc., 435 High St. N.E. 97301
- BarclaysAmerican/Financial, Inc.
  - Market Square, 3348 Market Street N.E. 97301
- Beneficial Oregon Inc. dba Beneficial Mortgage Co., 2411 Lancaster Drive N.E. 97305
- Credithrift of America, Inc., 588 Chemeketa Street N.E. 97301
- Household Finance Corporation II, 3000 Market Street N.E., Suite 110, 97303
- Mellon Financial Services Corporation, 342 Capitol Street N.E. 97301
- Norwest Financial System Oregon, Inc., 737 Lancaster Drive N.E. 97301
- Reliable Credit Association, Inc., 3000 Market Street Plaza, P.O. Box 17067 97305
- Transamerica Financial Services, 530 Center Street N.E., PO Box 2111 97308
- United Finance Co. (Salem Branch), 654 Lancaster Drive N.E., PO Box 12305 97309

SEASIDE

- United Finance Co. (Seaside Branch), 314 Avenue "A", PO Box 87 97138

SPRINGFIELD

- Beneficial Oregon Inc. dba Beneficial Mortgage Co., 444 Main Street 97477
- Brandt Financial Services, Inc., 806-A North "A" Street, PO Box 1352 97477
- Credithrift of America, Inc., 1920 Olympic Street 97477

THE DALLES

- Credithrift of America, Inc., 1254 West Sixth 97058

TIGARD

- Aetna Finance Company dba ITT Financial Services, 11945 S.W. Pacific Highway #245 97219
- United Finance Co. (Tigard Branch), 12900 S.W. Pacific Hwy., Suite D 97223

CONSUMER FINANCE LICENSEES

The following licenses were issued during 1988:

United Finance Co. .... Jan. 4, 1988
40-90 N.E. Division Street, Gresham, OR 97030

Credithrift of America, Inc. .... Mar. 24, 1988
2020-J N.E. Cornell Rd., Hillsboro, OR 97214

Farm Plan Corporation .... Apr. 14, 1988
6700 S.W. 105th, Suite 112, Beaverton, OR 97005

Avco Financial Services of Oregon, Inc. .... Jun. 1, 1988
20370 Anderson Road #C7, Bend, OR 97701

Associates Financial Services Company of Oregon, Inc. .... Jun. 10, 1988
10001 S.E. Sunnyside Road, Suite 100, Clackamas, OR 97015

Custom Credit Co., Inc. .... Nov. 14, 1988
17030 S.E. McLoughlin Blvd., Milwaukie, OR 97222

Western Credit Services Co. .... Dec. 19, 1988
11035 N.E. Sandy Blvd., Portland, OR 97232

Community Financial Services .... Jul. 26, 1988
111 Elm Street, La Grande, OR 97850

Gateway America Financial Corp. .... Aug. 30, 1988
3209 S. Pacific Blvd., Albany, OR 97321

Gateway America Financial Corp. .... Aug. 30, 1988
1750 Mount Jefferson, Woodburn, OR 97071

Realty Financial Services Company dba Willamette Savings Financial Services .... Sep. 6, 1988
10765 S.W. Greenburg Road, Tigard, OR 97223

American General Finance, Inc. .... Oct. 20, 1988
1508 Coburg Road, Eugene, OR 97401

American General Finance, Inc. .... Oct. 20, 1988
1060 Biddle Road, Medford, OR 97501

American General Finance, Inc. .... Oct. 20, 1988
395 State Street, Salem, OR 97301

Barclaysamerican/Financial, Inc. .... Oct. 24, 1988
18821 S.E. McLoughlin Blvd., Milwaukie, OR 97222

American General Finance, Inc. .... Nov. 1, 1988
9255 S.W. Beaverton-Hillsdale Highway, Beaverton, OR 97006

Household Finance Corporation II .... Dec. 19, 1988
832 N.E. Broadway, Portland, OR 97212

Household Finance Corporation II .... Dec. 30, 1988
1350-62 North Stephens Street, Roseburg, OR 97470

American Express Travel Related Services .... Dec. 30, 1988
777 American Expressway, Fort Lauderdale, FL 33337

American Express Travel Related Services .... Dec. 30, 1988
1100 S.W. 6th Street, Portland, OR 97024

American Express Travel Related Services .... Dec. 30, 1988
4315 South 2700 West, Salt Lake City, UT 84784

The following licenses were surrendered during 1988:

Mellon Financial Services Corporation .... Jan. 15, 1988
862 S.E. Oak Street, Hillsboro, OR 97123

Credithrift of America, Inc. .... Mar. 24, 1988
1928 21st Avenue, Forest Grove, OR 97116

Barclaysamerican/Financial, Inc. .... Jun. 1, 1988
20370 Anderson Road #C7, Bend, OR 97701

Barclaysamerican/Financial, Inc. .... Jun. 1, 1988
2655 Commercial St. S.E., Salem, OR 97302

Barclaysamerican/Financial, Inc. .... Jun. 1, 1988
1230 E. Burnside Road, Gresham, OR 97030

Transamerica Financial Services .... Jun. 10, 1988
700 Union Street, The Dalles, OR 97058

Avco Financial Services of Oregon, Inc. .... Jun. 20, 1988
735 S. 6th Street, Redmond, OR 97756

Suburban Finance Company .... Jul. 11, 1988
3928 South Sixth Street, Klamath Falls, OR 97601

The following licenses were revoked during 1988:

Great American Financial Services, Inc. .... May 2, 1988
716 S.E. 11th, Portland, OR 97214

CONSUMER FINANCE LICENSEES

Changes in name or location in 1988:

From	*To*	*Date*
Avco Financial Services 344 S.W. 7th, Suite C Newport, Oregon 97365	Avco Financial Services 644 S.W. Coast Hwy., Suite E Newport, Oregon 97365	Feb. 8, 1988
Credithrift of America, Inc. 2848 Willamette Street Eugene, Oregon 97405	Credithrift of America, Inc. 2160 W. 11th Street, Centre West, Suite G-1 Eugene, Oregon 97405	Jul. 1, 1988
Manufacturers Hanover Consumer Service, Inc. 4340 N.E. Sandy Blvd. Portland, Oregon 97213	American General Finance, Inc.	Aug. 1, 1988
Manufacturers Hanover Consumer Service, Inc. 395 State Street Salem, Oregon 97301	Amercian General Finance, Inc.	Aug. 1, 1988
Manufacturers Hanover Consumer Service, Inc. 1508 Coburg Road Eugene, Oregon 97401	American General Finance, Inc.	Aug. 1, 1988
Manufacturers Hanover Consumer Services, Inc. 1060 Biddle Road Medford, Oregon 97501	American General Finance, Inc.	Aug. 1, 1988
Manufacturers Hanover Consumer Services, Inc. 9955 S.W. Beaverton-Hillsdale Hwy. Beaverton, Oregon 97225	American General Finance, Inc.	Aug. 1, 1988
United Finance Co. 135 N. Baker St. McMinnville, Oregon 97128	United Finance Co. 1030 N. Baker St. McMinnville, Oregon 97128	Aug. 4, 1988
Transamerica Financial Services 7931 N.E. Halsey Portland, Oregon 97213	Transamerica Financial Services 9955 S.E. Washington Portland, Oregon 97216	Sep. 1, 1988
Beneficial Oregon, Inc. 17060 S.E. McLoughlin Blvd. Milwaukie, Oregon 97222	Beneficial Oregon, Inc. 17038 S.E. McLoughlin Blvd. Milwaukie, Oregon 97222	Sep. 13, 1988
Beneficial Oregon, Inc. 1665 N.E. Division Street Gresham, Oregon 97030	Beneficial Oregon, Inc. 120 N.W. Burnside Gresham, Oregon 97030	Sep. 26, 1988
Transamerica Financial Services 1430 E. McAndrews Road Medford, Oregon 97501	Transamerica Financial Services 1322 E. McAndrews Road Medford, Oregon 97501	Oct 3, 1988
Transamerica Financial Services 6433 Beaverton Highway Portland, Oregon 97221	Transamerica Financial Services 10260 S.W. Greenburg Road Portland, Oregon 97221	Oct. 3, 1988
Norwest Financial System Oregon, Inc. 3708 Center Street N.E. Salem, Oregon 97301	Norwest Financial System Oregon, Inc. 737 Lancaster Drive N.E. Salem, Oregon 97301	Oct. 10, 1988
Credithrift of America, Inc. 206 S. Central Avenue Medford, Oregon 97501	Credithrift of America, Inc. 1060 Biddle Road Medford, Oregon 97501	Oct. 20, 1988

CONSUMER FINANCE LICENSEES
SUMMARY OF CONSOLIDATED REPORTS

As of December 31, 1988

Number of Licensees—126

ASSETS		
Loans—Consumer Finance Act		$488,499,551
Other receivables		197,243,160
Cash on hand and in banks		10,960,413
Real estate less depreciation		1,836,299
Office equipment and automobiles		2,711,927
Deferred charges		12,731,814
Other consumer finance assets		7,406,500
All other assets (combined)		5,706,392
Total assets		$727,096,056
LIABILITIES AND CAPITAL		
Bank Debt		$ 72,768,452
Debentures or Public Debt		40,415,187
Other Liabilities		434,659,057
Reserve for Bad Debts:		
Loan Reserves for Prior Year	$17,215,833	
Additions from Undivided Profits	12,343,614	
Recoveries	1,352,086	
Less Losses	15,700,692	
Balance—Reserve for Bad Debts		15,210,841
Capital (if corporation)	48,420,535	
Surplus and Undivided Profits	103,084,865	
Capital Reserves	12,537,119	
Total Capital		164,042,519
Total Liabilities and Capital		$727,096,056

CONSUMER FINANCE LICENSEES
SUMMARY OF CONSOLIDATED STATEMENTS
OF INCOME AND EXPENSE

For Period from January 1, 1988 to December 31, 1988

Number of Licensees—126

Income:	
Interest on consumer finance loans	$ 77,888,316
Interest on other receivables	23,424,475
Collections on loans	644,456
Collections on other receivables	277,517
Other income	21,543,983
Total Income	$123,778,747
Expenses:	
Advertising	$ 1,904,458
Auditing	104,956
Bad Debts:	
Bad debts charged off to expense	5,446,751
Addition to reserve for bad debts	5,539,588
Depreciation	838,514
Insurance and fidelity bonds	864,236
Legal fees	365,095
Postage and express	719,438
Printing, stationery and supplies	840,719
Rent, light, heat and janitor	2,814,894
Salaries	14,513,056
Supervision and administration	7,105,008
Income taxes	7,942,012
All other taxes and license fees	1,196,664
Telephone and telegraph	1,591,702
Travel and automobile expense	480,170
Other expenses	7,351,884
Total expenses—excluding interest	$ 59,619,145
Net earnings before interest paid	64,159,602
Less: Interest paid on borrowed money	50,699,361
Net earnings after interest paid	$ 13,460,241

ANALYSIS OF LOANS UNDER CONSUMER FINANCE ACT

For Period from January 1, 1988 to December 31, 1988

	Number of Accounts	Percent of Total	Amount	Percent of Total
Total loans outstanding on December 31, 1987	81,763		$423,064,548	
Loans made during the period:				
(a) Loans of $500.00 or less	4,722	5.87	$ 1,493,637	0.52
(b) Loans of $500.01 to $2,000	31,675	39.38	38,096,334	13.21
(c) Loans of $2,000.01 to $5,000	23,026	28.62	68,197,782	23.65
(d) Loans of $5,000.01 to $10,000	3,422	4.25	22,564,478	7.83
(e) Loans of $10,000.01 to $50,000	3,023	3.76	81,232,141	28.17
(f) Loans over $50,000	895	1.11	67,647,263	23.46
(g) Revolving Loan Advances	13,678	17.00	9,093,553	3.15
Total of loans made	80,441	100.00	$288,325,188	100.00
Loan balances purchased	5,171		$ 18,372,092	
Loan balances sold during year	5,489		$ 59,301,577	
Loan balances charged off	5,001		$ 9,608,938	
Collections of principal			$172,351,762	
Total loans outstanding on December 31, 1988	93,371		$488,499,551	

ANALYSIS BY TYPE OF SECURITY

Loans made during the period based in whole or in larger part on:	Number of Accounts	Percent of Total	Amount	Percent of Total
(a) Automobiles	11,239	13.97	$ 31,707,246	11.00
(b) Personal Property	15,335	19.06	28,380,652	9.84
(c) Autos and personal property	7,040	8.75	19,750,205	6.85
(d) Mobile homes	138	0.17	712,868	0.25
(e) Other chattels	4,154	5.16	15,234,247	5.28
(f) Real estate	4,429	5.51	129,559,946	44.94
(g) Unsecured notes	19,412	24.13	31,512,095	10.93
(h) Comakers, endorsers or guarantors	650	0.81	3,985,897	1.38
(i) Revolving open end loans	17,550	21.82	24,258,163	8.41
(j) Credit cards	0	0.00	0	0.00
(k) Other	494	0.61	3,223,869	1.12
Total of loans made	80,441	100.00	$288,325,188	100.00

Credit Unions

ALPHABETICAL LIST OF CREDIT UNIONS

Name of Credit Union	*City*	*Page*
Benton Credit Union	Corvallis	78
Broadway Cab Credit Union	Portland	78
Carnation Employees' Credit Union	Portland	78
City of Portland Employees Credit Union	Portland	79
Electra Credit Union	Portland	79
Emerald Credit Union	Eugene	78
Federal-Metals Central Credit Union	Albany	78
Food Industries Credit Union	Springfield	81
Mail-Well Credit Union	Portland	79
Marion and Polk Schools Credit Union	Salem	81
Multco Employees Credit Union	Portland	79
NW Dairy Products Credit Union	Portland	79
ORSO Employees Credit Union	Portland	79
Oregon Central Credit Union	Portland	79
Oregon Corporate Central Credit Union	Beaverton	78
Oregon Standby Credit Union	Portland	79
Oregon Telco Credit Union	Portland	79
Portland Federal Employees Credit Union	Clackamas	80
Portland Postal Employees Credit Union	Portland	80
Portland Teachers Credit Union	Portland	80
Radio Cab Credit Union	Portland	80
Safeway Norwest Central Credit Union	Portland	80
Salem Postal Credit Union	Salem	81
Service Employees of Lane County Credit Union	Eugene	78
State Employees Credit Union	Salem	81
U-Lane-O Credit Union	Eugene	78
Valley Health Credit Union	Salem	81
Western Waxed Paper Employees Credit Union	Portland	81
Wood Products Credit Union	Springfield	81

DIRECTORY

of

Credit Unions in the State of Oregon

Under the Jurisdiction of the

Division of Finance and Corporate Securities

Department of Insurance and Finance

FEDERAL-METALS CENTRAL CREDIT UNION, ALBANY

Date of Authorization November 15, 1955; Authorization No. 46

Head Office,
645 Waverly Drive S.E.
Albany, Oregon 97321
Tel. 928-4536

Philip E. Sanker	President

Directors
Richard E. Siemens,
O. Edward Nelson
Alfred D. Fryer
Robert W. Hamilton
John F. Crose
Barry Holsworth
Edward Hartman
Patti Oleson

OREGON CORPORATE CENTRAL CREDIT UNION, BEAVERTON

Date of Authorization July 11, 1978; Authorization No. 67
Charter No. 7

Head Office,
4970 S.W. Griffith Drive
Beaverton, Oregon 97075
Tel. 641-8420

Tom Augustine	President
Jim Eberle	Senior Vice President
Robert Barzler	Vice President

Directors
Joanne LeCouver
Pat Garity
Ava Milosevich
Hank Caldwell
Vern Arnold

BENTON CREDIT UNION, CORVALLIS

Date of Authorization March 19, 1953; Authorization No. 44

Head Office,
1815 N.W. Circle Blvd.
Corvallis, Oregon 97330-1310
Tel. 754-7765

Lee Spitznogle	Treasurer/Manager
Donald Nieman	Asst. Manager

Directors
Florence Moss
Ronald Sather
Tom Boehme
Harold Brauner

EMERALD CREDIT UNION, EUGENE

Date of Authorization January 20, 1961; Authorization No. 55

Head Office,
247 West 10th
Eugene, Oregon 97401
Tel. 687-1656

George Wickizer II	Manager

Directors
Roy Scherer
Barbara Moody
George Wickizer II
John Hamburg
Ray Klein
Terry Lansing
James Roles

SERVICE EMPLOYEES OF LANE COUNTY CREDIT UNION, EUGENE

Date of Authorization November 23, 1936; Authorization No. 17

Head Office,
299 East 11th
Eugene, Oregon 97401
Tel. 686-9251

Richard S. Boettcher	President/CEO
Ava L. Milosevich	Senior Vice President Administration
Jean Webb	Vice President/Marketing
Karen Romero	Vice President/Operations

Springfield Branch,
1010 Main Street
Springfield, Oregon 97477
Tel. 484-3737

Valley River Branch,
752 Goodpasture Island Road
Eugene, Oregon 97401
Tel. 344-3247

Directors
Harold Welborn
Bill Schulke
Alice Kaseberg
Esther Eno
Kaye LeFrancq
Dick Metzler
Mike Morris

U-LANE-O CREDIT UNION, EUGENE

Date of Authorization September 1, 1981; Authorization No. 10
Charter No. 70

Head Office,
488 East Eleventh Avenue
Eugene, Oregon 97401
Tel. 687-2347

Gordon Hoerauf	President/CEO
Eldon Ehlers	Vice President/Loans
Donald Top	Vice President/Administration
Joy L. Hoerauf	Vice President/Marketing
Leah Murphy	Vice President/Operations

Directors
Donald Moon Lee
Robert Schutz
Robert Campbell
Darrel Wilson
Paul Swadener (Alt.)
B. Diane Miller
Bill Bryant

BROADWAY CAB CREDIT UNION, PORTLAND

Date of Authorization March 19, 1940; Authorization No. 33

Head Office,
1734 N.W. 15th Avenue
Portland, Oregon 97209
Tel. 222-2671

Marylin Ball-Brown	Manager

Directors
Marilyn Reese
Melvin Sutton
Edward Hauzenberger
Gene Brown
Bradford Smith

CARNATION EMPLOYEES' CREDIT UNION, PORTLAND

Date of Authorization March 15, 1956; Authorization No. 48

Head Office,
3342 S.E. Morrison
Portland, OR 97214
Tel. 238-7732

Bonnie R. Cyr	Manager
Connie S. Goodman	Manager

Directors
Margaret M. Young
Dick Holmes
Dean Randell
Leonard Simmons
David Zamorano
Eric Gunnell (Alt.)
Don Boitano

CITY OF PORTLAND EMPLOYEES CREDIT UNION, PORTLAND

Date of Authorization October 1, 1936; Authorization No. 15

Head Office,
3010 S.E. Belmont
Portland, Oregon 97214
Tel. 234-9851

Ron Barrick	President/CEO
Gail Gomez	Operations Manager
Terry Thompson	Controller

Directors
Vern Bowers
Dennis A. Choquette
Jerry C. Fellows
Wayne Bryan
John Hren
Roger F. Hediger
Robert Neibert
Bruce Shearer
Richard E. Zoelch
Steve D'Amborsia
Dean Williams

ELECTRA CREDIT UNION, PORTLAND

Date of Authorization September 5, 1928; Authorization No. 4

Head Office,
3717 S.E. 17th
Portland, Oregon 97202-3895
Tel. 238-3911

Allen M. Kofsky	Treasurer/Manager, CEO
Musette Allen	Assistant Manager

Directors
Robert Clayton
Mike McLain
Jim Cox
Jim Baggeuston
Frank Shrives
Glenn Permann
Wayne Evans
Robert E. Lee
Carroll Sundet

MAIL-WELL CREDIT UNION, PORTLAND

Date of Authorization May 9, 1950; Authorization No. 40

Head Office,
2515 Mailwell Drive
Portland, Oregon 97222
Tel. 654-3141

Carol Martin	Manager

Directors
Eric Weisenborn
Lila McCoy
Clifford Graves
Joyce Gibbons
Jack Baines

MULTCO EMPLOYEES CREDIT UNION, PORTLAND

Date of Authorization February 15, 1934; Authorization No. 7

Head Office,
4110 S.E. Hawthorne Blvd.
Portland, Oregon 97214
Tel. 248-3076

Robert Burns	Treasurer/Manager

Directors
Peter Kasting
Cathy Blackman
Ardy Craghead
Larry Goddard
David Boguchi
Joyce Holmes
Doug Cowley

NW DAIRY PRODUCTS CREDIT UNION, PORTLAND

Date of Authorization October 9, 1939; Authorization No. 31

Head Office,
8106 N.E. Wasco
Portland, Oregon 97213
Tel. 233-1943

Karen Hefflin	Treasurer/Manager

Directors
Darrell Guptill
George Oliver
George Brown
Roger Crow
Leland Dawson
Karen Hefflin
Gordon Ryan
Ken Selberg
Judy Bleth

OREGON CENTRAL CREDIT UNION, PORTLAND

Date of Authorization June 3, 1937; Authorization No. 19

Head Office,
336 N.E. 20th Avenue
Portland, Oregon 97232
Tel. 239-5338

West Metro Branch,
8625 S.W. Cascade Avenue, Suite 106
Beaverton, Oregon 97005
Tel. 646-9243

Eugene Branch,
360 E. 8th Street
Eugene, Oregon 97401
Tel. 687-0953

Ernest A. Griffith	Chief Executive Officer

Directors
William Welter
Bob Himmelright
James Gilles
Don Jost
Dale Jolliff
Charlene Baker
Allen Olson

OREGON STANDBY CREDIT UNION, PORTLAND

Date of Authorization October 15, 1938; Authorization No. 27

Head Office,
11781 N.E. Glisan Street
Portland, Oregon 97220
Tel. 256-5616

Eugene R. Eckart	Manager

Directors
Robert Toney
Ralph Ledbetter
Franklin E. Jenkins
Richard L. Lauderback
Thomas G. Butler

OREGON TELCO CREDIT UNION, PORTLAND

Date of Authorization July 24, 1937; Authorization No. 21

Head Office,
2121 S.W. Fourth Avenue
Portland, Oregon 97201
Tel. 227-5571

Wayne Gaylin	Treasurer/Manager
Cherie Bolton	Technical Services Manager
Patricia Elliott	Operations Manager
Robert Kuhnert	Controller
Jeff Schroth	Administrative Coordinator

Directors
Gordon Aheson
Ray Gribling
Al Rogers
Angie Davis
Ed McAyeal
Terry Gavin
Al McCloskey

ORSO EMPLOYEES CREDIT UNION, PORTLAND

Date of Authorization March 23, 1936; Authorization No. 13

Head Office,
5531 N.W. Doane
Portland, Oregon 97210
Tel. 221-7756

Liz Schilling	Manager

Directors
James E. Seafeldt
Gerald E. Kemper
Gary Volk
Eugene Graber
Charlotte A. Clunas
Eric Hayashi
Sharon A. Downey
Joe Greer
Liz Schilling

PORTLAND FEDERAL EMPLOYEES CREDIT UNION, PORTLAND

Date of Authorization October 19, 1936; Authorization No. 16

Head Office,
333 S.W. 5th, Suite 300
Portland, Oregon 97204
Tel. 275-0300/1-800-452-0915

H.R. Oberg	Treasurer/General Manager
Richard E. Gwaltney	Executive Vice President
Eric A. Mercer	Asst. Treasurer/Vice President Finance
Rebecca R. Kantola	Vice President Personnel/Public Relations
Shirley A. Howard	Vice President Field Operations
Kathleen M. Scholes	Asst. Vice President Accounting
James R. Lumpkin	Asst. Vice President Lending
Susan A. Tibbs	Asst. Vice President Branches

Multnomah Branch,
319 S.W. Pine
Portland, Oregon 97204
Tel. 275-0307

Federal Building Branch,
Federal Office Building
1220 S.W. Third Avenue
Portland, Oregon 97204
Tel. 275-0304

Directors
Donald Heucel
Gretchen Goodson
Wayne Medford
LaVorn Taylor
Brenda Gilpin
Charles Petersen
Alice Hensley
Thomas DeKlyen

PORTLAND POSTAL EMPLOYEES CREDIT UNION, PORTLAND

Date of Authorization June 18, 1928; Authorization No. 2

Head Office,
421 S.E. 10th Avenue
Portland, Oregon 97214
Tel. 235-3128

Lee Hardiman	President
Mark Turnham	Executive Vice President

Beaverton Branch,
4200 S.W. Watson
Beaverton, Oregon 97005
Tel. 644-2669

Eastside Branch,
12630 S.E. Division
Portland, Oregon 97233
Tel. 760-5304

Main Office Branch,
715 N.W. Hoyt
Portland, Oregon 97209
Tel. 223-1669

Portland Air Base Branch,
6801 N.E. Cornfoot Road
Portland, Oregon 97218
Tel. 249-0961

Directors
Verne Hertner
Roger Strobel
Marie Mullins
Richard Leonardini
Clarence Giebelhouse
Howard Congdon
Robert Gilbo
Carmine Tomacelli
Charles Brown
John Almeter

PORTLAND TEACHERS CREDIT UNION, PORTLAND

Date of Authorization December 21, 1932;
Authorization No. 6

Head Office,
1720 N.E. 9th Street
Portland, Oregon 97212
Tel. 288-6291

John Beckwith	President

Beaverton Branch,
12450 S.W. Walker Road
Beaverton, Oregon 97005-1401
Tel. 643-3000

Gresham Branch,
485 N.E. Burnside Rd.
Gresham, Oregon 97030
Tel. 661-4880

McMinnville Branch,
2410 McDonald Lane
McMinnville, Oregon 97128
Tel. 472-0337

Mt. Park Branch,
11830 S.W. Kerr Parkway
Lake Oswego, Oregon 97034
Tel. 245-7233

Oak Grove Branch,
2915 S.E. Oak Grove Boulevard
Milwaukie, Oregon 97222
Tel. 653-0353

Powell Boulevard Branch,
8507 S.E. Powell Boulevard
Portland, Oregon 97266
Tel. 777-6190

Directors
Philip Carrier
Paul Benninghoff
Arlene Foss
Lou Merrick
Jim Sager
Duayne Osburn
David Fluaitt
Milton Hakanson
Thomas Nutter
Fred Wong
Bertha Little
Edward Forness
Carol Brandon
Edith Peck
Ferd Zurcher

RADIO CAB CREDIT UNION, PORTLAND

Date of Authorization April 23, 1948; Authorization No. 38

Head Office,
1613 N.W. Kearney
Portland, Oregon 97209
Tel. 226-7319

Calvin Schuyler	Manager

Directors
E. C. Hansen
L. Lanaker
L. J. Christy
S. Entler
J. Maloney

SAFEWAY NORWEST CENTRAL CREDIT UNION, PORTLAND

Date of Authorization January 1, 1981; Authorization No. 69
Charter No. 9

Head Office,
2537 S.E. Hawthorne
Portland, Oregon 97214
Tel. 233-6261

Ken H. Poole	President
William B. Borquist	Vice President

West Side Branch,
3600 S.W. Cedar Hills Blvd.
Beaverton, Oregon 97075
Tel. 626-6600

Directors
Robert Jacobson
David Peters
Roger Greenman
Marianne Sauer
Jerome Kiolbasa
Larry Halme
Tereas Phillips
Richard Meier
Donald Mac Rae

WESTERN WAXED PAPER EMPLOYEES CREDIT UNION, PORTLAND

Date of Authorization April 12, 1935; Authorization No. 11
Head Office,
3400 N. Marine Drive
Portland, Oregon 97217
Tel. 283-0401

Judy Green	Manager

Directors
Philip Martin
Robert Steel
Patrick Gornowicz
Leslie Smith
Eldon Magnnuson
June Foister
John Francis

MARION AND POLK SCHOOLS CREDIT UNION, SALEM

Date of Authorization, January 15, 1936; Authorization No. 12
Head Office,
1900 Hines Street S.E.
Salem, Oregon 97302
Tel. 588-0181

Dan Penn	President/CEO
Joel Wade	Vice President/Operations
Cindy Dodson	Vice President/Data Processing/Accounting Manager
Dave Litchy	Vice President/Lending Manager
Barbara Eggiman	Vice President/Marketing Manager

Directors
Earl Littrell
Glen Sweet
William J. Liebertz III
Brian Hardin
Jim Cockrell
Marian Paulsen
Dave Davis

SALEM POSTAL CREDIT UNION, SALEM

Date of Authorization, May 6, 1930; Authorization No. 9
Head Office,
P.O. Box 13285
Salem, Oregon 97309
Tel. 364-8803

Jean A. Wheat	General Manager

Directors
Margaret Giddens
Geoff Schmitt
Bill Lahmann
Michael Hedges
Rick Crick
Morry Bart
Tom Wolf

STATE EMPLOYEES CREDIT UNION, SALEM

Date of Authorization, June 17, 1937; Authorization No. 14
Head Office,
1550 State Street
Salem, Oregon 97301
Tel. 585-7084

Larry J. Queen	President
Craig Johnson	Main Branch Manager

Portland Branch,
1521 S.W. First
Portland, Oregon 97201
Tel. 227-4132

Directors
F. Gordon Shattuck
John Akin
Marvin Fanshier
Ira Jones
William Patton
Elizabeth Stockdale
Neal R. Fisher
George LeTourneux
Doris Nelson

VALLEY HEALTH CREDIT UNION

Date of Authorization, April 19, 1957; Authorization No. 50
Head Office,
2096 Mission Street S.E.
Salem, Oregon 97301
Tel. 364-7999

Diane Scott	Manager
Alison Hawley	Credit Manager

Directors
Tom Roberts
Randy Fultz
Robert Zumwalt
Patricia Vanderham
Jeanette K. Paige
Ken Freedman
Linda Rice
Dennis Nielsen
James Tuzzio
Arleta Day

FOOD INDUSTRIES CREDIT UNION, SPRINGFIELD

Date of Authorization, June 16, 1976; Authorization No. 62
Charter No. 2
Head Office,
P.O. Box 7245
Eugene, Oregon 97401
Tel. 741-2605

David A. Culver	President/General Manager
Janell Smith	Vice President/Operations
Diane Howey	Vice President/Loans

Continental Branch,
10200 N. Lombard Street
Portland, Oregon 97203
Tel. 240-4266

Salem Branch,
930 25th Street S.E.
Salem, Oregon 97301
Tel. 588-1982

Directors
Gary W. Lewis
Keg Whitney
Tim Cannell
Sandy Thomas
Ken Larson
Peggy Mayes
Allen Dozler

WOOD PRODUCTS CREDIT UNION, SPRINGFIELD

Date of Authorization, December 17, 1973;
Authorization No. 59
Head Office,
42nd & E Streets
Springfield, Oregon 97477
Tel. 747-4231

John McLaughlin	President/CEO
Mike McMahan	Executive Vice President/ Operations
Neva Nelson	Vice President/Human Resource Director
Dennis Powell	Vice President/Finance
Tim McJunkin	Vice President/Marketing

Albany Branch,
707 Waverly Drive S.E.
Albany, Oregon 97321
Tel. 928-2773

Bend Branch,
1143 Northeast 4th
Bend, Oregon 97701
Tel. 382-2485

Cottage Grove Branch,
600 Jefferson Street
Cottage Grove, Oregon 97424
Tel. 942-3371

Eugene Branch,
3701 W. 11th
Eugene, Oregon 97402
Tel. 686-2934

Medford Branch,
624 South Riverside
Medford, Oregon 97501
Tel. 779-2184

North Bend Branch,
Highway 101 and State Street
North Bend, Oregon 97459
Tel. 756-7556

Portland Branch,
825 N.E. Multnomah, Suite 165
Portland, Oregon 97232
Tel. 249-1811

Roseburg Branch,
2335 Northeast Kline
Roseburg, Oregon 97470
Tel. 673-4461

Directors
Janice Blankenship
Judy Shurts
Henry Garrelts
Dennis Helms
Steve Jurgens
Ron Howe
John Will
Tom Veltman
Bradley Anderson

BRANCHES AUTHORIZED

Name and Location of Branch	*Credit Union*	*Cert. No.*	*Authorized*
Kruse Meadows Branch 6300 S.W. Meadows Road Lake Oswego, Oregon 97035	Portland Teachers Credit Union	33	Mar. 1, 1989

CREDIT UNIONS

Change of Name — Change of Location

Change of Status

Change of Location:

From	*To*	*Effective Date*
Portland Federal Employees Credit Union 14935 S.E. 82nd Drive Clackamas, Oregon 97015	Portland Federal Employees Credit Union 333 S.W. 5th, Suite 300 Portland, Oregon 97207	Jun. 1, 1988
Wood Products Credit Union Portland Branch 2017 Lloyd Center Portland, Oregon 97232	Wood Products Credit Union Portland Branch 825 N.E. Multnomah, Suite 165 Portland, Oregon 97232	Jul. 14, 1988
Portland Teachers Credit Union Beaverton Branch 9725 S.W. Beaverton Hillsdale Hwy. Beaverton, Oregon 97225	Portland Teachers Credit Union Beaverton Branch 12450 S.W. Walker Road Beaverton, Oregon 97225	Jul. 20, 1988
Wood Products Credit Union Eugene Branch 2130 West 6th Eugene, Oregon 97401	Wood Products Credit Union Eugene Branch 3701 West 11th Eugene, Oregon 97401	Dec. 5, 1988

Mergers:

From	*To*	*Effective Date*
Shell Portland Credit Union	N.W. Gasco Federal Credit Union 221 N.W. Second Avenue Portland, Oregon 97209	Apr. 1, 1988
Trans Western Credit Union	Oregon Standby Credit Union 11781 N.E. Glisan Street Portland, Oregon 97220	Jul. 1, 1988

CONSOLIDATED REPORT OF REVENUE, EXPENSES AND DISPOSITION OF PROFITS OF STATE CHARTERED CREDIT UNIONS AND THREE-YEAR COMPARATIVE ANALYSIS

SOURCES AND DISTRIBUTION OF REVENUE	1986	1987	1988	% OF CHANGE	PERCENT OF TOTAL OPERATING INCOME		
					1986	1987	1988
OPERATING INCOME:							
Interest on loans (gross)	68,378,992	76,628,068	91,033,482	18.79	66.44	67.49	69.38
Less: Interest refunded	0	0	0	0.00	0.00	0.00	0.00
Income from investments	29.262,840	29,735,121	31,914,651	7.32	28.43	26.19	24.32
Other operating income	5,264,717	7,167,141	8,248,171	15.08	5.11	6.31	6.28
Total gross income	102,906,549	113,530,330	131,196,304	15.56	100.00	100.00	100.00
OPERATING EXPENSES:							
Employee compensation	14,430,265	16,351,699	18,711,769	14.43	14.02	14.40	14.26
Travel & conference expense	406,611	594,313	693,741	16.72	0.39	0.52	0.52
Office occupancy expense	1,926,163	2,152,301	2,436,357	13.19	1.87	1.89	1.85
Office operations expense	6,627,187	7,554,092	9,086,415	20.28	6.44	6.65	6.92
Educational & promotional expenses	975,914	1,126,861	1,466,091	30.10	0.94	0.99	1.11
Loan servicing expense	445,460	521,979	727,924	39.45	0.43	0.45	0.55
Professional & outside services	3,001,019	3,628,286	3,793,138	4.54	2.91	3.19	2.89
Provision for loan losses	2,454,984	3,258,281	3,949,711	21.22	2.38	2.86	3.01
Provision for investment losses	0	0	0	0.00	0.00	0.00	0.00
Member insurance	766,889	680,549	610,731	−10.25	0.74	0.59	0.46
Operating fees	94,341	149,852	158,928	6.05	0.09	0.13	0.12
Interest on borrowed money	439,150	1,231,626	2,794,277	126.87	0.42	1.08	2.12
Miscellaneous operating expenses	760,543	855,379	916,724	7.17	0.73	0.75	0.69
Total operating expenses	32,328,546	38,105,218	45,345,806	19.00	31.41	33.56	34.56
Income (Loss) from Oper. before Div.	70,578,003	75,425,112	85,850,498	13.82	68.58	66.43	65.43
NON-OPERATING GAINS (LOSSES):							
Gain (Loss) on investments	867,304	−93,657	−129,440	−38.20	0.84	−.08	−.09
Gain (Loss)—Disp. of fixed assets	4,698	31,317	86,694	176,82	0.00	0.02	0.06
Other non-operating income (Exp.)	21,705	−37,728	462,876	1,326.87	0.02	−.03	0.35
Total Net Income (Loss) before Div. & Int.	71,471,710	75,325,044	86,270,628	14.53	69.45	66.34	65.75
Interest on Deposits/Dividends on Shares:							
Dividends on shares	34,373,596	30,341,276	34,717,199	14.42	33.40	26.72	26.46
Interest on deposits	28,717,829	33,594,290	37,541,690	11.75	27.90	29.59	28.61
Net Income (Loss) after Div. & Int.	8,380,285	11,389,478	14,011,739	23.02	8.14	10.03	10.67
Allocation of Net Income (Loss):							
Transfer to Statutory Reserves	3,681,987	3,147,036	3,701,129	17.60	3.57	2.77	2.82
Additional transfers to reserve	0	4,480,674	1,565,496	−65.06	0.00	3.94	1.19
Adjusted Net Income (Loss)	4,698,298	3,761,768	8,745,114	132.47	4.56	3.31	6.66

CONSOLIDATED REPORTS OF CONDITION

Compiled as of

	Credit Unions	Net Loans	Cash	Investments	Fixed Assets	Other Assets	Total Assets	% of Change
Albany	Federal-Metals Central Credit Union	29,234,098	310,461	12,421,120	1,654,010	444,991	44,064,680	16.29
Beaverton	Oregon Corporate Central Credit Union	26,359,079	4,269,757	133,128,395	126,736	1,255,411	165,139,378	2.25
Corvallis	Benton Credit Union	3,441,526	6,304	3,344,753	28,345	37,738	6,858,666	7.87
Eugene	Emerald Credit Union	1,490,580	38,012	597,380	18,502	35,727	2,180,201	9.41
Eugene	Service Employees of Lane County Credit Union	75,754,491	1,859,945	13,830,985	3,544,157	1,025,358	96,014,936	8.60
Eugene	U-Lane-O Credit Union	58,644,553	700,978	14,948,522	2,103,742	1,850,359	78,248,154	12.41
Portland	Broadway Cab Credit Union	499,277	10,362	89,807	11,123	1,702	612,271	19.70
Portland	Carnation Employees Credit Union	904,719	41,315	281,604	4,268	1,091	1,232,997	−12.39
Portland	City of Portland Employees Credit Union	32,518,424	709,271	7,128,325	646,898	148,314	41,151,232	12.29
Portland	Electra Credit Union	23,850,914	295,736	14,711,721	893,239	441,648	40,193,258	0.93
Portland	Mail-Well Credit Union	702,866	0	239,465	72	4,802	947,205	19.61
Portland	Multco Employees Credit Union	16,819,144	278,818	754,958	470,792	95,957	18,419,669	10.13
Portland	NW Dairy Products Credit Union	1,727,339	17,252	413,032	175,060	25,556	2,358,239	−.14
Portland	Oregon Central Credit Union	22,370,799	1,027,497	12,265,023	547,758	418,734	36,629,811	10.91
Portland	Oregon Standby Credit Union	776,862	11,506	505,841	7,512	5,585	1,307,306	76.47
Portland	Oregon Telco Credit Union	122,509,340	496,722	41,460,275	2,714,756	2,279,497	169,460,590	7.85
Portland	ORSO Employees Credit Union	1,327,006	125	526,168	14,097	581	1,867,977	−5.58
Portland	Portland Federal Employees Credit Union	13,743,402	136,524	8,388,945	81,320	226,756	22,576,947	−9.55
Portland	Portland Postal Employees Credit Union	24,925,119	635,095	14,284,982	849,054	176,609	40,870,859	2.20
Portland	Portland Teachers Credit Union	191,926,999	4,691,404	53,819,899	2,662,785	2,118,149	255,219,236	9.04
Portland	Radio Cab Credit Union	690,532	5	428,331	490	4,119	1,123,477	−2.81
Portland	Safeway Norwest Credit Union	65,224,195	1,418,157	2,674,943	970,610	493,572	70,781,477	20.38
Portland	Western Waxed Paper Employees Credit Union	1,592,151	8,210	912,805	16,531	20,010	2,549,707	6.80
Salem	Marion and Polk Schools Credit Union	30,640,212	587,409	14,923,513	1,909,209	412,492	48,472,835	11.16
Salem	Salem Postal Credit Union	2,388,858	7,046	341,613	20,111	14,333	2,771,961	7.89
Salem	State Employees Credit Union	29,011,177	1,104,103	8,640,059	1,125,078	350,381	40,230,798	7.05
Salem	Valley Health Credit Union	4,195,560	190,095	1,252,458	275,644	61,047	5,974,804	19.32
Springfield	Food Industries Credit Union	18,558,946	446,402	1,199,112	597,279	164,753	20,966,492	17.61
Springfield	Wood Products Credit Union	74,166,526	2,898,696	14,712,996	4,070,723	1,811,467	97,660,408	−.37
29	Total State-Chartered Credit Unions	875,994,694	22,197,207	378,227,030	25,539,901	13,926,739	1,315,885,571	7.51

THREE-YEAR COMPARATIVE

State Chartered

December

GROWTH ANALYSIS		Net Loans	Cash	Investments	Fixed Assets	Other Assets	Total Assets	% of Change
	31 Dec 1988	875,994,694	22,197,207	378,227,030	25,539,901	13,926,739	1,315,885,571	7.51
	31 Dec 1987	766,351,940	18,904,882	397,691,094	29,296,963	11,714,849	1,223,959,728	10.77
	31 Dec 1986	617,755,224	18,143,099	428,239,276	28,508,342	12,300,387	1,104,946,328	21.39
Increase between	31 Dec 1988 & 31 Dec 1987	109,642,754	3,292,325	−19,464,064	−3,757,062	2,211,890	91,925,843	
Percent of Change		14.3	17.41	−4.89	−12.82	18.88	7.51	

OF STATE CHARTERED CREDIT UNIONS

December 31, 1988

Notes & Interest Payable	Dividends & Dep. Int. Payable	Other Liabilities	Total Liabilities	Total Savings	Statutory Reserves	Other Reserves	Undivided Earnings	% of Change
0	518	467,304	467,822	41,053,124	1,679,349	86,445	777,940	67.56
30,603,540	20,589	72,487	30,696,616	129,416,633	2,281,520	0	2,744,609	11.05
0	0	16,843	16,843	5,852,307	232,038	178,793	578,685	11.86
0	0	3,792	3,792	2,087,883	79,348	0	9,178	30.27
0	23,754	119,152	142,906	89,141,548	3,358,475	−193,755	3,565,762	46.96
0	28,682	1,069,259	1,097,941	71,878,287	2,294,858	0	2,977,068	45.15
0	284	1,423	1,707	534,610	29,172	0	46,782	28.92
0	0	4,339	4,339	1,095,849	57,809	0	75,000	15.58
0	0	624,357	624,357	36,204,696	1,571,457	0	2,750,722	18.94
26,805	269,726	122,064	418,595	35,966,068	1,510,982	0	2,297,613	20.92
0	0	2,616	2,616	860,183	41,115	0	43,291	9.63
0	16,279	608,129	624,408	16,478,865	728,553	6,000	581,843	7.36
0	0	4,132	4,132	2,007,584	136,397	0	210,126	−1.40
0	6,173	115,655	121,828	33,713,459	1,191,865	0	1,602,659	29.24
0	12,629	3,585	16,214	1,101,502	124,334	0	65,256	67.75
0	0	112,661	112,661	157,575,016	5,739,796	0	6,033,117	18.86
0	0	2,938	2,938	1,738,088	87,016	0	39,935	7.69
0	0	61,487	61,487	22,980,680	335,000	0	−800,220	−492.36
0	0	31,596	31,596	35,194,711	1,579,044	410,000	3,655,508	11.56
0	0	616,051	616,051	235,389,045	10,324,447	0	8,889,693	50.21
0	0	792	792	946,613	64,224	0	111,848	17.96
500,000	0	143,749	643,749	65,747,318	2,719,726	0	1,670,684	1.71
0	0	6,995	6,995	2,299,082	87,220	0	156,410	12.00
0	516	266,418	266,934	46,017,628	1,327,067	0	861,206	39.43
0	0	1,621	1,621	2,501,086	86,652	0	182,602	12.43
351,387	0	103,447	454,834	38,071,813	1,200,000	0	504,151	22.86
0	12,499	15,984	28,483	5,685,683	157,918	0	102,720	48.96
0	0	4,292	4,292	20,151,940	681,471	0	128,789	−7.91
0	29,875	872,450	902,325	87,203,459	6,208,354	2,146,270	1,200,000	−4.00
31,481,732	421,524	5,475,618	37,378,874	1,188,894,760	45,915,207	2,633,753	41,062,977	22.88

GROWTH ANALYSIS

Credit Unions

31, 1988

Notes & Interest Payable	Dividends & Dep. Int. Payable	Other Liabilities	Total Liabilities	Total Savings	Statutory Reserves	Other Reserves	Undivided Earnings	% of Change
31,481,732	421,524	5,475,618	37,378,874	1,188,894,760	45,915,207	2,633,753	41,062,977	22.88
32,843,210	1,452,370	3,566,962	37,862,542	1,108,550,651	42,022,763	2,108,200	33,415,572	12.82
11,871,935	1,211,980	5,140,196	18,224,111	1,020,909,584	35,460,225	735,080	29,617,328	14.47
−1,361,478	−1,030,846	1,908,656	−483,668	80,344,109	3,892,444	525,553	7,647,405	
−4.14	−70.97	53.5	−1.27	7.24	9.26	24.92	22.88	

Debt Consolidating Agencies

DEBT CONSOLIDATING AGENCIES

Number of Licensees — 12

Name and Location	*License #*
CCCS of Central Oregon, Inc. 1900 N.E. Division, Suite 205 Bend, OR 97708	10006
CCCS of Coos, Curry Pony Village Mall North Bend, OR 97459	10005
CCCS of Josephine Co., Inc. 1314 N.E. Foster Way Grants Pass, OR 97526	10010
CCCS of Lane County, Inc. 1601-B Oak St. Eugene, OR 97401	10001
CCCS of Linn-Benton, Inc. 201 W. First St. Albany, OR 97321	10002
CCCS of Mid-Willamette Valley, Inc. Salem, OR 97309	10003
CCCS of Oregon, Inc. 3633 S.E. 35th Place Portland, OR 97202	10004
CCCS of Southern Oregon, Inc. 820 Crater Lake Avenue, #206 Medford, OR 97504	10009
Consumer Credit Counseling Service of Umatilla County P.O. Box 582 Pendleton, OR 97801	10019
Douglas Consumer Credit Counseling 1685 W. Harvard Roseburg, OR 97470	10014
Emmanuel Christian Counseling Ctr. 570 Lawrence, Suite 104 Eugene, OR 97401	10007
Family Financial Planners, Inc. 2154 N.E. Broadway, #120 Portland, OR 97232	10011

12 Records Processed

Pawnbrokers

LICENSEES OPERATING UNDER THE PAWNBROKERS ACT

Number of Licensees as of December 31, 1988 — 13

City	*Name and Address*	*License No.*
Central Point	Gorden's Pawnbroker, 327 E. Pine 97501	P-248
Eugene	A A Ace Buyers, 3690 Franklin Blvd. 97401	P-254
Grants Pass	Wonderland Enterprises, Inc., 120 S.W. "M" Street 97526	P-249
Keizer	Dan's Pawnshop, 3800 River Rd. N. 97303	P-250
Klamath Falls	Gregory J. Cheyne, 2437 South 6th St. 97601	P-242
Medford	Medford Pawn, Ltd., 131 W. Main Street 97501	P-244
	The Trading Emporium, Inc., 909 S. Riverside 97501	P-251
Portland	Agee's Diamond Loan and Broker's Co., 299 S.W. Alder Street 97204	P-235
	82nd Ave. Pawn Shop, 10309 S.E. 82nd 97266	P-246
	Flynn D. Case dba All That Glitters Loan and Jewelry Manufacturing, 515 S.W. 3rd St. 97204	P-255
	H & B Jewelry & Loan Company, 526 S.W. Third Avenue 97204	P-226
Salem	Star Exchange Loan Office, 201 Commercial Street N.E. 97301	P-239
	The Pawn Shop, 3820 Silverton Road N.E. 97303	P-230

SUMMARY OF ANNUAL REPORTS

December 31, 1988

Analysis of Loans	*Number Loans*	*Aggregate Amount of Loans*
Total loans outstanding at beginning of year	28,767	$ 1,765,054
Loans made during the year	135,044	8,279,549
Totals	163,811	$10,044,603
Loans cancelled during the year:		
Redeemed (Loans collected)	112,467	$ 7,224,592
Forfeited	18,239	745,137
Charged off as loss	520	21,386
Total loans cancelled	131,226	$ 7,991,115
Total loans outstanding at close of year	32,585	$ 2,053,488
Total interest charges collected on pledge loans during the year	112,467	$ 801,177

Sale of Checks

LICENSEES OPERATING UNDER THE SALE OF CHECKS ACT

Name of Company	*Date of License*
Travelers Express Company, Inc. Minneapolis, Minnesota	Aug. 16, 1965
American Express Travel Related Services Company, Inc. New York, New York	Sep. 2, 1965
Republic Money Orders, Inc. Dallas, Texas	Aug. 11, 1966
The Circle K Convenience Stores, Inc. El Paso, Texas	Aug. 25, 1969
Citicorp New York, New York	Sep. 18, 1973
BankAmerica Corporation San Francisco, California	Oct. 1, 1973
Rosauer's Super Markets, Inc. Spokane, Washington	Dec. 18, 1974
Barclays Bank International Ltd. London, England	May 19, 1977
Thomas Cook, Inc. New York, New York	Jan. 28, 1980
Travellers Cheque Associates Limited Brighton, England	Jan. 17, 1984
Continental Pioneer, Inc. Salem, Oregon	Sep. 5, 1986
Comdata Network, Inc. Nashville, Tennessee	Oct. 23, 1986
Computerized Capital, Inc. Everett, Washington	Feb. 10, 1987
Citicorp Services, Inc. Chicago, Illinois	Feb. 20, 1987
Waremart, Inc. Boise, Idaho	Sep. 30, 1988

Savings and Loans

ALPHABETICAL LIST OF SAVINGS AND LOAN ASSOCIATIONS

Name	*City*	*Page*
First Western Savings Association (Nevada) dba Metropolitan Savings Association	Portland	99
Liberty Savings and Loan Association	Eugene	98
Treasure-Land Savings and Loan Association	Ontario	98
Williamsburg Savings Bank	Newport	98

DIRECTORY

of

Savings and Loan Associations in the State of Oregon

Under the Jurisdiction of the Division of Finance and Corporate Securities

Department of Insurance and Finance

LIBERTY SAVINGS AND LOAN ASSOCIATION, EUGENE

(Name changed 8/31/85 from Central Oregon S&L)
Incorporated November 20, 1978

Main Branch,
899 Pearl Street
P.O. Box 10348
Eugene, OR 97440
Tel. 344-5424

Robert Fenstermacher	President
Dallas Merchant	Treasurer
Roy Adkins	Secretary

Bend Branch,
671 Greenwood
Bend, Oregon 97708
Tel. 389-9800

Grants Pass Branch
660 SE 7th Street
Grants Pass, Oregon 97526
Tel. 479-8383

North Medford Branch,
1000 Biddle Road
Medford, Oregon 97504
Tel. 779-1150

South Medford Branch,
295 Barnett Road
Medford, Oregon 97501
Tel. 773-7331

Portland Branch,
444 SW Barbur Blvd.
Portland, Oregon 97204
Tel. 226-4207

Sunriver Branch,
57100 Mall Drive
Sunriver, Oregon 97707
Tel. 593-1171

Directors

Robert Fenstermacher, Chairman
Roy Adkins
Bruce Bates
Gary Pape
Randy Pape
Paul Reynolds
Charles Shotts
Al Wright

TREASURE-LAND SAVINGS AND LOAN ASSOCIATION, ONTARIO

Incorporated May 10, 1978

Main Branch,
728 SW Fourth Avenue
Ontario, Oregon 97914
Tel. 889-8606

Cherie Skogerboe	President/Treasurer
William E. Love	Secretary

Directors

Robert Bobosky, Chairman
William E. Love
William Wyse

FOREIGN ASSOCIATIONS

(Head Office located outside of Oregon)

WILLIAMSBURG SAVINGS BANK, NEWPORT

Incorporated August 15, 1974 (Utah)
Authorized in Oregon June 4, 1984

Main Branch,
307 SW Coast Highway
Newport, Oregon 97365
Tel. 265-6644

D. Gary Alvey	President
Peter K. Ringger	Executive Vice President
William B. Martin	Senior Vice President
Brent P. Wallace	Vice President/Controller
Dan C. Milano	Vice President
Scott W. Richards	Vice President

Albany Branch,
228 West 5th Street
Albany, Oregon 97321
Tel. 926-6212

Coos Bay Branch,
185 North 4th Street
Coos Bay, Oregon 97420
Tel. 269-9700

Eugene Branch,
2021 River Road
Eugene, Oregon 97404
Tel. 689-2351

Lebanon Branch,
1020 Main Street
Lebanon, Oregon 97355
Tel. 259-1261

Lincoln City Branch,
4741 SW Highway 101
Lincoln City, Oregon 97367
Tel. 996-2143

McMinnville Branch,
1431 North Highway 99 West
McMinnville, Oregon 97128
Tel. 472-9505

Silverton Branch,
265 C Street
Silverton, Oregon 97381
Tel. 873-6387

Springfield Branch,
1570 Mohawk Blvd.
Springfield, Oregon 97477
Tel. 726-1300

Stayton Branch,
1089 North First Street
Stayton, Oregon 97383
Tel. 769-7111

Tillamook Branch,
411 Pacific Avenue
Tillamook, Oregon 97141
Tel. 842-5581

Woodburn Branch,
1539 Mt. Hood Avenue
Woodburn, Oregon 97071
Tel. 982-2223

Directors
John L. Notter,
Chairman
D. Gary Alvey
Karl L. Meyer
Peter K. Ringger
William N. Shattuck

FIRST WESTERN SAVINGS AND ASSOCIATION dba METROPOLITAN SAVINGS ASSOCIATION, PORTLAND
Incorporated May 22, 1952 (Nevada)
Authorized in Oregon April 21, 1987

Main Branch,
435 S.W. Fifth Avenue
Portland, Oregon 97204
Tel. 226-1300

Raymond J. Gregor	President/Chief Operating Officer
Lu Ann Beadle	Executive Vice President

Eugene Branch,
44 West Broadway
Eugene, Oregon 97404
Tel. 485-1300

Directors
Raymond L. Gregor,
Chairman
Frank N. Bender
Howard W. Cannon
J. Kell Houssels, Jr.
Herbert W. Marache, Jr.
Paul E. Moller
Charles L. Ruthe
R. G. Taylor
Roger S. Trounday

STATE REGULATED SAVINGS AND LOAN ASSOCIATIONS

Listed by Cities, Showing Total Assets and Savings Accounts
As of December 31, 1988
(000's omitted)

Domestic Institutions (Head Office located in Oregon)

	Name and Location	Total Assets 12/31/87	Total Assets 12/31/88	% of Change	Savings Accounts 12/31/87	Savings Accounts 12/31/88	% of Change
Eugene	Liberty Savings and Loan Association	$ 96,738	108,655	12.32	$ 87,409	89,217	2.07
Ontario	Treasure-Land Savings and Loan Association	15,290	15,445	1.02	11,894	11,819	(.63)
	Totals - State Associations	$112,028	124,100	10.78	$ 99,303	101,036	1.75

Foreign Institutions (Head Office located outside of Oregon)

Newport	Williamsburg Savings Bank	$148,299	145,796	(1.69)	$148,122	145,618	(1.69)
Portland	First Western Savings Association (Nevada) dba Metropolitan Savings Association	43,225	71,541	65.51	43,225	71,541	65.51
	Totals - Foreign Associations	$191,524	217,337	13.48	$191,347	217,159	13.49
	Totals - State and Foreign Associations	$303,552	341,437	12.48	$290,650	318,195	9.48

BRANCHES AUTHORIZED

Applicant	Office Name	City	Authorized	Opened
Metropolitan Savings Association	Eugene Branch	Eugene	Jul. 5, 1988	Oct. 3, 1988
Liberty Savings and Loan Association	Portland Branch	Portland	Jul. 11, 1988	Oct. 1, 1988

BRANCHES CLOSED

Association	Office Name	City	Closed
Williamsburg Savings Bank	Brownsville Branch	Brownsville	May 27, 1988

ASSOCIATIONS DISCONTINUING BUSINESS

(VIA Merger, Conversion Closure, or Change of Name)

Name and Location	Disposition	Effective Date
Oregon Pioneer Savings and Loan Association Portland	Purchase of assets by Washington Federal Savings Bank, followed by a merger with and into Washington Federal Savings Bank.	Jul. 1, 1988
Peoples Savings and Loan Association La Grande	Closed by Director, FSLIC appointed receiver. On 9/26/88 Pioneer Federal Savings and Loan Association purchased deposits.	Sep. 26, 1988

Special Qualifications

INSTITUTIONS AUTHORIZED TO PARTICIPATE IN SPECIAL QUALIFICATIONS

Number Authorized as of December 31, 1988 — 29

The foreign associations or extranational banking corporations listed below are qualified to take, acquire, hold and enforce notes secured by real estate mortgages or trust deeds and make commitments to purchase such notes (ORS 705.500).

Participating Institutions	*Location*	*Authorization Date**
American Diversified Savings Bank	Cost Mesa, CA	Jul. 2, 1988
American Savings and Loan Association	Irvine, CA	Oct. 24, 1988
American Savings Bank, FSB	New York, NY	May 28, 1988
Apple Bank for Savings	New York, NY	Dec. 2, 1988
Beneficial Mutual Savings Bank	Philadelphia, PA	Apr. 16, 1988
Chase Federal Savings and Loan Association	Miami, FL	Nov. 4, 1988
Consolidated Capital Income Trust	Emeryville, CA	May 8, 1988
Emigrant Savings Bank	New York, NY	Jun. 22, 1988
Empire of America Realty Credit Corporation	Buffalo, NY	Aug. 1, 1988
First Federal Savings and Loan	Rapid City, SD	Nov. 10, 1988
First Interstate Bank of California	Los Angeles, CA	Nov. 7, 1988
German Town Savings Bank	Bala Cynwyd, PA	Apr. 27, 1988
Gibralter Savings, FA	Bellevue, WA	Jun. 20, 1988
Great Western Savings Bank	Bellevue, WA	Feb. 5, 1988
Manufacturers Hanover Trust Co.	New York, NY	Apr. 7, 1988
Metropolitan Federal Savings and Loan of Seattle	Seattle, WA	Feb. 9, 1988
National Savings Bank of the City of Albany	Albany, NY	Jun. 22, 1988
Pioneer Federal Savings Bank	Honolulu, HI	Dec. 16, 1988
Puget Sound Savings Bank	Seattle, WA	Dec. 23, 1988
Rochester Community Savings Bank	Rochester, NY	Oct. 21, 1988
Sears Savings Bank	Glendale, CA	Jan. 27, 1988
The Bowery Savings Bank	New York, NY	Feb. 19, 1988
The Lincoln Savings Bank	New York, NY	Jun. 16, 1988
The Manhatten Savings Bank	New York, NY	Mar. 16, 1988
The Philadelphia Saving Fund Society	Philadelphia, PA	Feb. 6, 1988
The Provident Savings Bank	Jersey City, NJ	Apr. 27, 1988
Transohio Savings Bank	Cleveland, OH	Jan. 7, 1988
Washington Federal Savings & Loan Assoc.	Seattle, WA	Apr. 20, 1988
Washington Mutual Savings Bank	Seattle, WA	Jul. 7, 1988

* Valid for one year; must be renewed annually.

SPECIAL QUALIFICATIONS — NEWLY AUTHORIZED

Name and Address	*Authorization Date*
Manufacturers Hanover Trust Co. New York, NY 10017	Apr. 7, 1988
Washington Federal Savings and Loan Association Seattle, WA 98101	Apr. 20, 1988
Gibralter Savings FA. Bellevue, WA 98004-1484	Jun. 20, 1988
American Diversified Savings (FSLIC)	Jul. 2, 1988
Empire of America Realty Credit Corporation Buffalo, NY	Aug. 1, 1988
Pioneer Federal Savings Bank Honolulu, HI	Dec. 16, 1988

SPECIAL QUALIFICATIONS — AUTHORIZATION EXPIRED

Name and Address	*Expiration Date*
Bankers Trust Company of New York New York, NY 10017	Jan. 15, 1988
United First Federal Savings and Loan Association Boise, ID 83706	Jan. 26, 1988
Central Savings and Loan Association San Diego, CA 92138	Mar. 27, 1988
Peoples Savings Bank in Providence Providence, RI 02903	Aug. 8, 1988
American Diversified Savings Bank Costa Mesa, CA 92626	Jul. 2, 1988
Prudential Bank, FSB Seattle, WA 98101	Nov. 21, 1988
Morgan Guaranty Trust Co. of New York New York, NY 10015	Nov. 13, 1988
Trust Company Bank Atlanta, GA 30302	Oct. 30, 1988
City Federal Savings Bank Elizabeth, NJ 07201	Dec. 4, 1988

SPECIAL QUALIFICATIONS — MERGERS/NAME CHANGES/PURCHASES

Washington Federal Savings and Loan, Seattle, WA purchased United First Federal S & L, Boise, ID.

The Provident Institution for Savings in New Jersey changed name to The Provident Savings Bank.

American Diversified Savings Bank, Costa Mesa, CA in receivership, FSLIC.

Trusts

TRUST COMPANY DIRECTORY

CAPITAL TRUST COMPANY, PORTLAND

Authorized November 30, 1906
4380 SW Macadam, Suite 450
Portland, Oregon 97201
Tel. 228-2300 Fax Tel. 228-1724

Ralph C. Rittenour, Jr.	CEO/President/Managing Director
Charles J. Swindells	President/Managing Director
Carol A. Ream	Exec. Vice President
Stephen C. Brink	Vice President
Randall P. Lert	Vice President
Leroy J. Lundy	Vice President/Secretary
Marvin D. Vukovich	Vice President/Treasurer/Controller

Directors

Ralph C. Rittenour, Jr., Chairman
Stephen C. Brink
Carol Ream
Charles J. Swindells

COLUMBIA TRUST COMPANY, PORTLAND

Authorized June 30, 1980
1301 S.W. Fifth Ave., P.O. Box 1350
Portland, Oregon 97207
Tel. 222-3600 Fax Tel. 243-2928

J. Jerry Inskeep, Jr.	Chief Exec. Officer
James F. Rippey	President
George L. Hanseth	Vice President

Directors

J. Jerry Inskeep, Jr., Chairman
Wayne R. Ericksen
George L. Hanseth
John A. Kemp
James F. Rippey

KEY TRUST COMPANY OF THE NORTHWEST, PORTLAND

Authorized February 1, 1988
1211 S.W. 5th, Suite 500
Portland, Oregon 97204
Tel. 790-7650 Fax Tel. 790-7687

Robert Nokes	President

PACIFIC NORTHWEST TRUST COMPANY, PORTLAND

Authorized June 24, 1981
121 S.W. Morrison, Suite 1450
Portland, OR 97204
Tel. 295-6974 Fax Tel. 295-2939

Rick Meigs	President
Cheryl Burgermeister	Vice President/Comptroller
Judy Hereim	Vice President/Administration
Brenda Miller	Operations Manager

Directors

James E. Crabbe, Chairman
Richard Huson
Richard J. Meigs
Cheryl Burgermeister
Craig Stuvland

SERVICE TRUST COMPANY, PORTLAND

Authorized June 13, 1979
421 S.W. Sixth Avenue
Portland, Oregon 97204
Tel. 224-4444 Fax Tel. 224-0926

Gary D. Putnam	President
James E. Thomas	Vice President
James T. Walter	Vice President
Richard L. Ferreira	Cashier

Directors

Donald L. Tisdel, Chairman
Gary D. Putnam
Richard L. Ferreira
A. J. Rawlinson
James E. Thomas

ANNUAL REPORT OF TRUST ASSETS

As of December 31, 1988

15 Institutions Reporting

All amounts expressed in thousands (000's omitted)

		Amount
Noninterest Bearing Deposits (Own Institution)		$ 14,313
Noninterest Bearing Deposits (Other Institution)		609
Interest Bearing Deposits (Own Institution)		45,378
Interest Bearing Deposits (Other Institution)		11,095
US Government & Agency Obligations		1,158,181
State, County & Municipal Obligations		442,505
Money Market Mutual Funds		910,586
Other Short Term Obligations		541,114
Other Notes & Bonds		571,469
Common & Preferred Stocks		1,737,382
Real Estate Mortgages		75,943
Real Estate		206,208
Miscellaneous Assets		627,137
Total Discretionary Assets	14,345 accounts	$ 6,341,920
Total Non-Discretionary Assets	17,726 accounts	$ 13,964,376
Total Assets	32,071 accounts	$ 20,306,296

NON-DEPOSIT TRUST COMPANIES

Name of Trust Company	Location
*Capital Trust Company	Portland
Columbia Trust Company	Portland
Pacific Northwest Trust Company	Portland
Service Trust Company	Portland
Key Trust Company of the Northwest	Portland

*Change in control - The Lexington Group, Inc. acquired Capital Trust Management Corporation, parent of Capital Trust Company (Apr. 18, 1988).

BANKS AND SAVINGS & LOANS AUTHORIZED TO DO A TRUST BUSINESS

Date of Authorization	Name of Bank or Savings & Loan and Location
Sep. 16, 1968	Western Bank, Coos Bay
Apr. 2, 1987	Bank of Commerce, Milton-Freewater
Sep. 9, 1982	Benj. Franklin Federal Savings & Loan, Portland
Nov. 17, 1919	The Bank of California, N.A., Portland
Aug. 19, 1927	First Interstate Bank of Oregon, N.A., Portland
Nov. 7, 1986	Key Bank of Oregon, Portland
Jun. 9, 1914	Security Pacific Bank Oregon, Portland
Aug. 5, 1983	Oregon First Bank, Portland
Nov. 13, 1919	United States National Bank of Oregon, Portland
Apr. 20, 1966	The Commercial Bank, Salem
May 13, 1924	Pioneer Trust Bank, N.A., Salem

FOREIGN BANKS AND TRUST COMPANIES AUTHORIZED TO MAKE MORTGAGE LOANS

State	City	Name of Bank
Georgia	Atlanta	The Prudential Bank and Trust Company
Idaho	Fruitland	Treasure Valley Bank
Rhode Island	Providence	Old Stone Bank of Washington
Washington	Seattle	Washington Mutual Savings Bank

INDEX

Page

- Administrator's Letter of Transmittal 2
- Banking Board Members 3
- Banks Under the Jurisdiction of the State:
  - Alphabetical List of Banks 8
  - Applications for authority to establish branches 30
  - Banks having insurance powers 41
  - Branches closed 33-34
  - Branch applications withdrawn 33
  - Banks discontinuing business 40
  - Branches authorized 31-33
  - Branches with openings extended 33
  - Change of name, location, or status 35-39
  - Directory of Banks 12-28
  - Federal Reserve member banks 42
  - Increases in capital stock 29
  - Interim banks 29
  - Plan of merger 30
  - Registered bank holding companies 42
  - Summary of revenue, expenses and disposition of profits for 1988 10
- Collection Agencies 63-66
- Consumer Finance Licensees:
  - Analysis by types of security 74
  - Analysis of loans under Consumer Finance Act 74
  - List of Licensees operating under the Consumer Finance Act 68-69
  - Consumer Finance Licensees—Changes 70-71
  - Summary of consolidated reports 72
  - Summary of consolidated statements of income and expense 73
- Credit Unions:
  - Alphabetical List 76
  - Branches authorized 83
  - Change in name or location 84
  - Directory of Credit Unions 78-82
  - Summary of annual reports 85-87
- Debt Consolidating Agencies 89
- Finance Section Employees 3
- Finance Section Fund:
  - Revenues and expenses for 1988 6
- Foreign Banks and Trust Companies authorized to make mortgage loans 108
- Order Form for Additional Copies:
  - 1988 Annual Report 114
- Pawnbroker Licensees:
  - List of licensees operating under the Pawnbrokers Act 92
  - Summary of annual reports 92
- Sale of Checks Act:
  - List of Licensees operating under the Sale of Checks Act 94
- Savings and Loan Associations:
  - Alphabetical List 96
  - Associations Discontinuing Business 101
  - Branches Authorized 101
  - Branches Closed 101
  - Directory of Savings and Loan Associations 97-99
  - Summary of Assets and Savings 100

INDEX (cont.)

Special Qualifications:
- Participating Institutions ... 103
- Newly Authorized ... 105
- Authorization Expired ... 105

State and National Banks:
- Classification by counties of all banks in Oregon, including branches ... 50-62
- Comparative statement of total resources and number of banks in Oregon at the close of each year since 1909 ... 10
- Individual statements of condition as of December 31, 1988 together with five year comparative analysis ... 86-87

Trust Companies and Banks with trust powers:
- Annual Report of Trust Assets ... 109
- Banks and Savings & Loans authorized to do a trust business ... 110
- Directory of Trust Companies ... 108
- Non-deposit Trust Companies ... 110

ANNUAL REPORT ORDER FORM

To order additional copies of the **1988 Annual Report of the Finance Section,** please send your payment with this completed form to:

Finance Section
Division of Finance and Corporate Securities
Department of Insurance and Finance
Room 21 Labor & Industries Building
Salem, OR 97310

If you have any questions, please call 378-4140

- -

ORDER FORM

Please send me _____ copy/copies of the Annual Report. I have enclosed $ __________ (\$10.00 per copy).

Your Name __________ Phone __________

Company Name __________

Street Address __________

City __________ State __________ Zip Code __________

831.513 06-01

STATE OF OREGON
Department of Insurance and Finance
LABOR AND INDUSTRIES BUILDING · SALEM, OREGON 97310

CONGRESSIONAL INFORMATION SERVICE
ATTN SRI
4520 EAST-WEST HWY SUITE 800
BETHESDA MD 20814

440-2087 (7/88)